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China Mail

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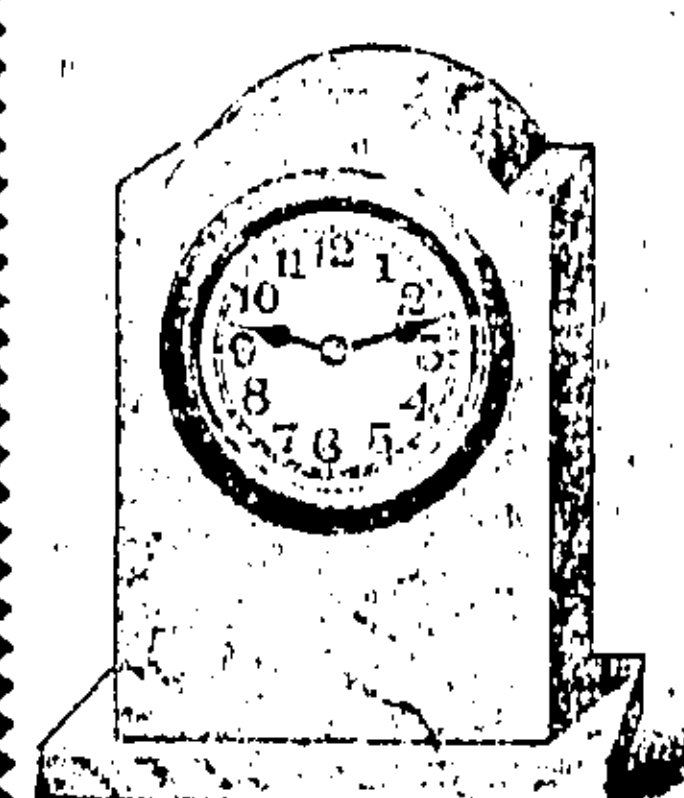
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HONGKONG, SATURDAY, OCTOBER 3, 1925.

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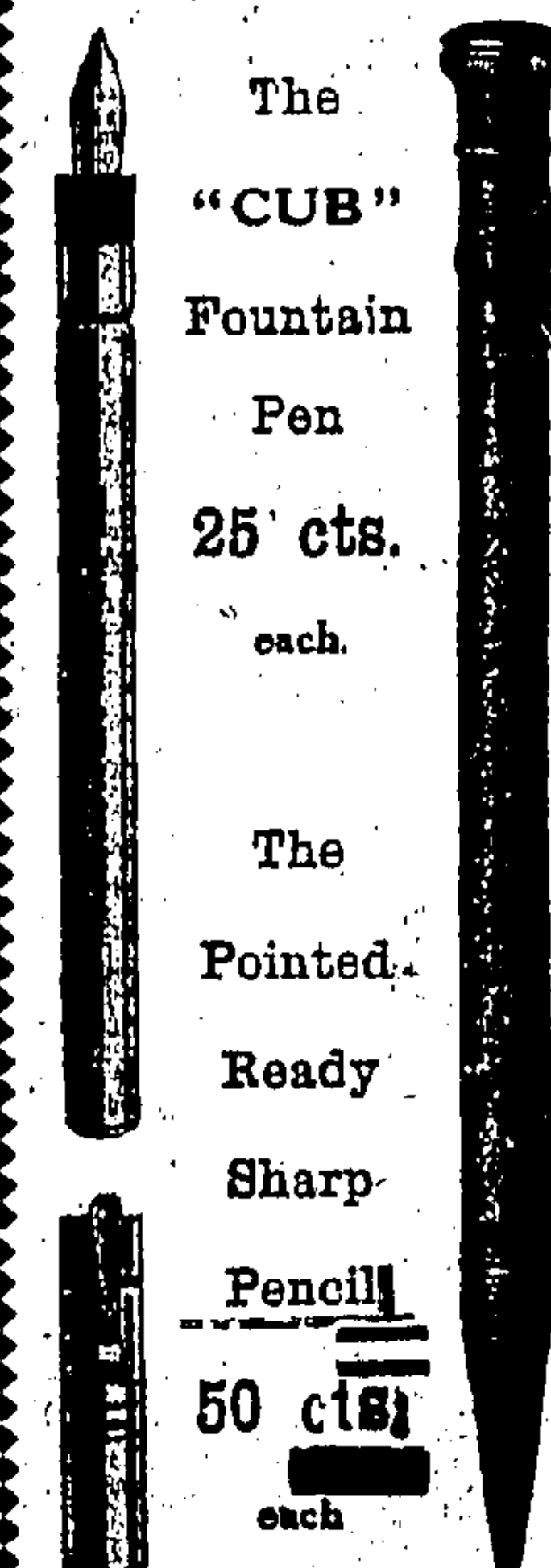
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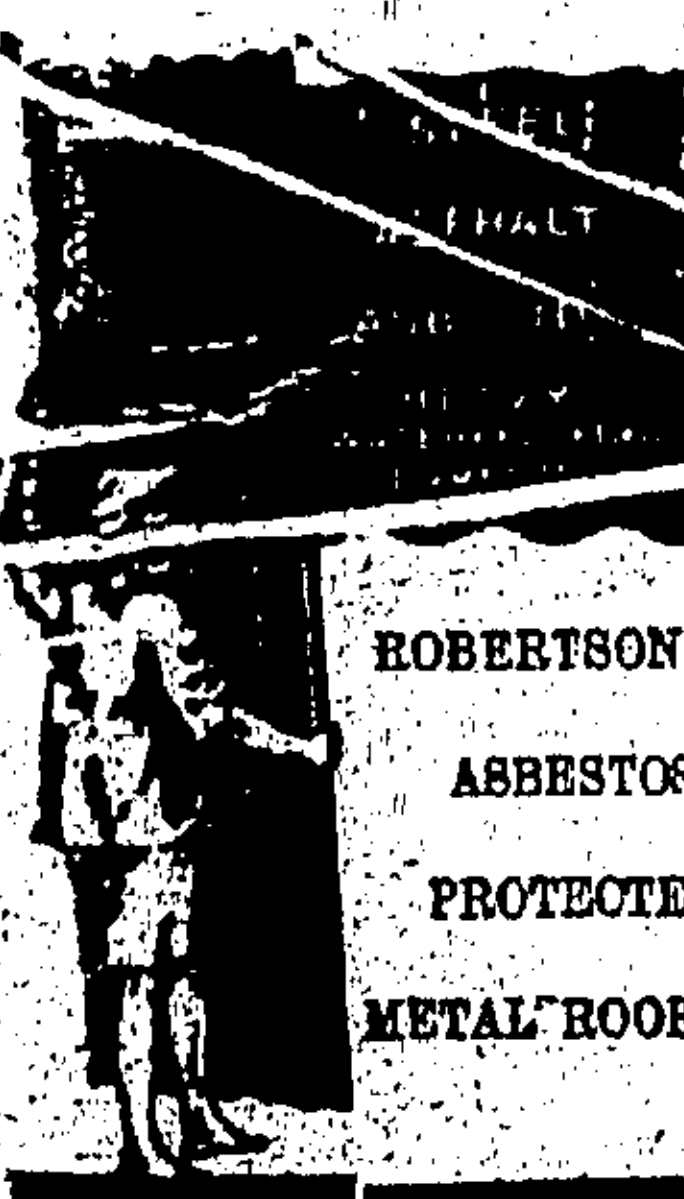
THE "TABLOU" CLOCK

A neat little clock in marble shape as and similar to illustration. Good timepiece.

\$3.50 each



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**ROBERTSON'S
ASBESTOS
PROTECTED
METAL ROOFING**

Sole Agents
HAVER, BOAG & CO., LTD.
Bank of Canton Building
Shanghai and particulars on application.

SWATOW QUIET?

NO OUTPOST REPORTS
TO HAND.

CANTON MOVING TROOPS.

As no further intelligence has come in from Swatow or the outposts it is presumed that there is no change to report.

Transportation of Canton (Red) troops—mainly Whampoa Cadets—on the Kowloon-Canton Railway is continuing. The Kuomintang is rushing forces out to points (in their zone) in the East River region.

ROSARY SUNDAY.

TO-MORROW'S SPECIAL
KOWLOON CELEBRATIONS.

In connection with the Feast of our Lady of the Holy Rosary, observed at the Rosary Church, Kowloon, to-morrow, masses are to be held in the morning at 6.30, 7.30, 8.30 and 9.30 and the evening service at 4.30 p.m. will consist of the Recitation of the Rosary, procession and sermon.

Included in the procession will be the banner and statue of Our Lady, clergy, guard of honour, the Bishop, Mgr. da Costa Nunes, consuls and knights, ladies' apostleship of prayers and the Sociedade Philharmonica band.

FILM STUNTS.

A CHINESE HAROLD
LLOYD.

UNREHEARSED INCIDENT.

Cinema-goers last night missed a local reproduction of Harold Lloyd doing his "Safety Last" stunt.

While the soiree audience at the World Theatre was leaving for home a Chinese youth started the fun by dangling a leg from a suspended position near the roof of a building. He was in the act of concealing himself till the staff of inspection noticed the foot. The member of the staff was under no delusion that the famous comedian's activities had jumped from the screen to the wall. Raising a cry, chase was given up the wall, progress being rendered safe by the scaffolding which has gone up during the last week or two.

At first the "stunt" refused to heed the calls directed to him but when pursuers came in sight he led them a merry dance upwards. Subsequently cornered, he was handed over to the Police and was to have appeared before a Magistrate this morning but the case had not been called when the "China Mail" went to press.

The "star" of the episode is believed to have purposely secreted himself in the Theatre after the last performance.

FREE 'BUS RIDE.

CHINESE LAD FALLS INTO
ROAD.

DRIVER NONPLUSSED.

That he must have taken a free ride by clinging to the back and then tumbled off the bus is a conclusion that can be arrived at regarding a Chinese boy who was picked up on the Sai Kung Road yesterday morning.

In his report to the Police, the driver of the Kai Tack Co.'s bus No. 798 said that he was carrying no passenger when he took the machine out for a trial run. When about 40 yards west of the police station, his assistant shouted and he immediately pulled up. The assistant said that the boy had fallen off the bus and was lying in the road.

ANNUAL MEETING.

PHILHARMONIC SOCIETY
MATTERS.

The Hongkong Philharmonic Society, which is at present rehearsing for the public performance of "Tosca," announced that the annual general meeting will be held at the "Cathay" Hall at 7 p.m. on Monday, October 5, when the important business will be transacted.

CANTON WARSHIP.

VISIT TO HONGKONG
EXPLAINED.

MUTINY STORY DENIED.

Lying in Shamshuipo Bay is the Canton Navy sloop "Kwong Ching"—little larger than a launch but with a six-inch gun mounted on board. She has been allotted a berth there just like any other foreign man-of-war visiting Hongkong.

In the vernacular papers of the last few days has been an entirely erroneous report of the "Kwong Ching" having been "seized" for "trespassing in British water." The report went that the crew had deserted the Reds, resenting the appointment of a Russian commander on board; during the absence of the Chinese commander—so the report states—the crew took the ship out with the intention of joining the Chan Kwong-ming faction at Swatow. While on her way she came into Hongkong.

The "China Mail" is informed on the highest authority that there is no truth in the local vernacular report. The actual facts are as stated. The "Kwong Ching" may stay here as long as she likes and can be seen best on the Yaumati ferry.

GAP IN THE LAW.

HOW TO GET ROUND THE
ORDINANCE.

HAPPY VALLEY PESTS.

Leighton Hill Road residents who have complained about the hawk nuisance in their part of Happy Valley will be interested to hear that a licensed seller cannot cry his wares but a man who illegally hawks with permission can shout as much as he likes!

As Mr. S. B. B. McElderry (Magistrate) remarked in the Police Court this morning, there is evidently a gap in the law.

Divisional Inspector Ogg added that the gap had been widened by the strike when unlicensed hawkers were immune from prosecution. The anomalous position then was that a licensed man had to keep silent while those who did not have to pay for licences could make all the noise they wanted.

A man was up charged with hawking Chinese newspapers without a licence. The offence he had actually committed was "crying his wares" in a prohibited area. But as he was unlicensed he could not commit a breach of the licence and he therefore had to be prosecuted for a misdemeanour. However, he satisfied His Worship that he was only a distributor and was, accordingly, discharged.

IN THE HARBOUR.

JUNK MISTRESS RESCUED
BY LAUNCH.

YAUMATI COLLISION.

That busy and crowded waterway inside the harbour—the entrance to the Yaumati typhoon refuge—was the scene of another collision between small craft yesterday.

Thrown into the water by the impact—so she alleges—of the steam-launch "Hog Wo" running into the starboard side of her boat, a junk mistress was picked up by the launch crew.

She reported to the police that she was entering the refuge at 2 p.m. and the launch was going in the same direction. She places the damage to her craft at \$300.

AIR DEFENCE.

(Reuter's Service.)

London, October 2. Air Vice-Marshal Brooke-Pollock and Steel have been appointed to command, respectively, the fighting area, viz. all British units and the Western area, viz. all bombers engaged in home defence.

These are the first appointments under the new system of command. Sir John Salmond, who is responsible for the air defence of Britain, will be in command of the whole of the British air force.

SPECIAL APPEAL.

INSURANCE AND FAMILY
DUTY.

TO-MORROW'S EFFORT.

Life Insurance Companies have combined, to make to-morrow, a Sunday in the course of which will be brought home as much as possible the duties one owes to family and dependants in the matter of life and old age insurance.

Allusions to insurance with particular reference to the manner in which it preserves the home, equalises burdens, creates self respect and obviates public charity are to be made in some local pulpits and an appeal is to be made on the grounds that the movement is rooted on selfishness and leads to the promotion of a sense of responsibility.

Mr. D. O. de Silva has interested himself in the effort which is being made locally.

TRADE TREATY.

RUSSIA AND GERMANY
FRIENDS.

IMPORTANT MILESTONE.

(Reuter's Service.)

Berlin, October 2. The Russo-German understanding is now much more advanced than described in an earlier cable. Germany is ready in principle to sign a commercial agreement with Russia as soon as the German Foreign Office Commission returns from Moscow, where the final text of the treaty will be drawn up. It is officially announced that the impending agreement is regarded as a milestone on the road to further consolidation of Russo-German friendly economic relations.

FRANCE'S DEBT.

SETTLEMENT DISAPPOINT-
MENT RESULTS.

FRANCE'S MARKED DROP.

(Reuter's American Service.)

New York, Oct. 1. Disappointment at the result of the absence of a permanent settlement of the French Debt is reflected today in an initial break of eight points in the French, to 4.67 cents. There is a decline in all French Bonds listed here in Wall Street which was expecting that the debt negotiations would pave the way for a French loan here shortly of probably \$100,000,000.

DUTCH BANK RATE.

(Reuter's Service.)

Amsterdam, Oct. 2. The bank of the Netherlands is lowering its rate from four to 3 1/2 per cent. from to-morrow.

MOROCCO FIGHTING.

(Reuter's Service.)

Madrid, October 2. With the recent capture of the heights, including Adraza, a communiqué claims the Spaniards have completely established the military base required for an advance to Aljir and are now masters practically of the whole of Alhucemas Bay. The newspapers are jubilant.

French operations along the front at Kufra are temporarily at a standstill. The French troops, which were strongly held by the enemy, are now all withdrawn. The French are now all withdrawn. The French are now all withdrawn.

The Labour Conference has concluded. Mr. Ramsay MacDonald, in an interview, said he had been delighted with the Conference. It had been a great consolidating conference. They had removed mountains of misunderstanding and the industrial and political sections of the party were now better co-ordinated than ever.

The new House of Commons will be sworn in on October 11. The new House of Commons will be sworn in on October 11. The new House of Commons will be sworn in on October 11.

FRIENDLY GESTURE.

CHINA'S REPLY TO THE
POWERS.

SEEKING A SETTLEMENT.

(Reuter's Service.)

Shanghai, October 2. The Note from Chen Jui-in to M. Oudendijk, dated October 2, is as follows: "I have had the honour to receive your letter of October 1 wherein your Excellency was pleased to make known to me the views of the interested diplomatic representatives with regard to the unfortunate Shanghai incident."

"I hasten to inform your Excellency that I will be happy to continue discussion of the remaining questions, the question of responsibility with that of the consequences resulting therefrom and the question of the rendition of the Mixed Court and Chinese representation in the Municipal Council of the International Settlement in order to bring about a successful termination within the shortest possible time, and I am ready to communicate to your Excellency my proposals relative to the questions above indicated."

TEXTILE LEAD.

MANCHESTER MACHINERY
EXHIBITION.

GREATEST EVER HELD.

(Reuter's Service.)

London, October 2. The greatest textile machinery exhibition ever held was opened at the Manchester City Hall. One hundred and twenty firms, including British, French, German, Dutch, Austrian and American are represented.

It is hoped as a result of the Exhibition that Lancashire will develop the manufacture of fabrics not hitherto made in the shape of cotton damask by means of the invention of a new appliance fitted to looms. The exhibits include machinery for use in wool, cotton, flax, silk, and artificial silk industries.

BANK RATE CUT.

STOCK EXCHANGE
RESULTS.

(Reuter's Service.)

London, October 2. In spite of the first surprise at the reduction of the bank rate it is generally welcomed and good sentiment prevails on the Stock Exchange to-day, but business is quieter and somewhat disappointing.

Following yesterday's strength in gilt-edged securities, there is an easier tendency with the new Conversion Loan now quoted at half premium.

Yesterday's sharp advance in investment stocks is attributed largely to bear covering operations while it is considered a few days must elapse before the market feels the full effects of the advantage of a lower bank rate from the general public.

"DELIGHTED."

HOME LABOUR CONGRESS
WORK.

MR. RAMSAY MACDONALD'S
VIEWS.

(Reuter's Service.)

London, October 2. The Labour Conference has concluded. Mr. Ramsay MacDonald, in an interview, said he had been delighted with the Conference. It had been a great consolidating conference. They had removed mountains of misunderstanding and the industrial and political sections of the party were now better co-ordinated than ever.

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CANAL MISHAP.

"SLAVIC PRINCE" STRIKES
BANK.

SUGAR CARGO DAMAGED.

(Reuter's Service.)

Port Said, October 2. The British steamer "Slavic Prince" from Hongkong and Batavia, to New York, struck a bank of the Suez Canal and is leaking in No. 1 hold, containing sugar, some of which is wet as a result.

A survey has been recommended. The rivet holes have been plugged and the vessel will proceed to Alexandria.

[The "Slavic Prince" left Hongkong on August 5. Very little cargo, if any, was placed on board here. When the "China Mail" inquired, the local office had not received any news from London.]

SEAMEN'S STRIKE.

SENSATIONAL FREMANTLE
INCIDENT.

STEAMER BOARDED.

(Reuter's Service.)

Fremantle, October 3. Hundreds of strikers last night raided the steamer "Demodocus," drew the fires and dropped the firebars, and threatened the captain and officers with violence if they resisted.

It is noteworthy that Mr. Bruce recently telegraphed the Western Premier condemning the failure to afford police protection to the "Demodocus" which the strikers boarded and persuaded the crew to join the strike.

SOUTH AFRICA QUERY.

London, October 2. The Marine Workers' Union has received a cable from the strikers in South Africa, asking: "Is it advisable for strikers in South Africa to accept the following terms:—No prosecution of men; no victimisation and no pay until men resume work. Cape and South African Governments to urge Imperial Government to hold an impartial inquiry. Forty-eight hours given us to reply. Men at Durban solid if Marine Workers' Union considers strike should continue. Reply giving us your absolute confidence."

A special meeting of the Union is to be called to decide whether these terms are satisfactory. A cable has been sent to the strikers in South Africa that the matter is being considered. A further cable will be sent immediately a decision is reached.

A FUNERAL PYRE.

"INVOLATE" DWELLINGS
AFIRE.

SPANISH SUCCESSES.

(Reuter's Service.)

Madrid, October 2. As a result of recent successes the Spanish forces will occupy territory on the Alhucemas sector, about 12 miles square.

The Spaniards are occupying the heights above Aljir, looking down on the stronghold of the redoubtable Beniourraghel tribe where the dwelling which hitherto have been regarded as impregnable and inviolate, are now affording a vantage point for the Spanish garrison on the island of Alhucemas.

ADJIR ENTERED.

Madrid, October 3. It is announced that after a careful reconnaissance the Spaniards entered Aljir and occupied a number of other positions dislodging the enemy who abandoned a large quantity of material. The fifth losses are considerable.

The "Gazette" notices that the Licensing Board will be in the Council Chamber on Friday, November 6, at 12 noon, to consider applications for publication and other business.

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DRESSING GOWNS.



A new stock of smart Dressing Gowns has just arrived from London. The materials are of Silk, Jaeger Wool, Taffeta, Camel Hair, or Cotton and the designs include some really smart stripes as well as Tartans, Checks and Brocades.

Prices from \$16.50.

MACKINTOSH & CO., LTD.

Men's Wear Specialists.
Alexandra Building,
Des Voeux Road.

AUTUMN BUTTERICK

FASHION BOOK

NOW ARRIVED

at

LEE YEE

No. 12, D'Aguiar Street,

HONGKONG.

WINNOR BROS.

Latest and up to date Jewellery, Engagement, Wedding and Wedding Rings.

81 Nathan Road, Kowloon.
Tel. 1, 60.

LEE KEE

Agent for

HENRY RICHARD
TILE CO'S.

We have a large stock of White Glazed Wall Tiles, Coloured Glazed Wall Tiles, Ceramic Tiles, Mosaic Tiles, Geometrical Tiles, Floor Tiles, etc. etc. etc.

Inspection invited.

Showroom: 84, Wellington St.

Tel. C. 1423.

HONGKONG AND SHANGHAI
BANKING CORPORATION.

HEAD OFFICE: HONGKONG.

Authorized Capital \$50,000,000
Issued and Fully Paid up \$20,000,000
Reserve Funds \$1,500,000
Sinking Fund \$250,000
Silver \$250,000
Reserve Liability of \$20,000,000

COURT OF DIRECTORS:
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H. F. White, Esq., Deputy Chairman.
W. H. Bell, Esq., Hon. Mr. A. O. Lang.
D. G. M. Bernard, Esq., W. L. Patterson, Esq.,
A. H. Compton, Esq., J. A. Plimmer, Esq.,
Hon. Mr. P. H. Pollock, Esq., T. G. Wall, Esq.

CHIEF MANAGER:
A. H. BARLOW, Esq.

Manager: Shanghai—G. H. STITT, Esq.
LONDON BANKERS:
Westminster Bank, Ltd.

CURRENT ACCOUNTS opened in LOCAL CURRENCY and FIXED DEPOSITS received for one year or shorter periods in Local Currency and Sterling on terms which will be quoted on application.
Hongkong, 20th, May 1925.

HONGKONG SAVINGS BANK.

THE business of the above Bank is conducted by the HONGKONG AND SHANGHAI BANKING CORPORATION. Rules may be obtained on application.

INTEREST on deposits is calculated on the lowest balance during each completed Calendar Month at 3 1/2 per cent. annum. Should there be no balance on any day in a month no interest will be allowed for that month.
Depositors may transfer at their option Balance of \$100 or more to the HONGKONG AND SHANGHAI BANK to be placed on FIXED DEPOSIT at CURRENT RATES.

For the HONGKONG AND SHANGHAI BANKING CORPORATION:
A. E. BARLOW, Chief Manager.
Hongkong 7th January, 1925.

BANQUE DE L'INDO-CHINE.

HEAD OFFICE:
98, Boulevard Haussmann, Paris.
Subscribed Capital Frs. 72,000,000.00
Paid-Up Capital Frs. 48,000,000.00
Reserve Fund Frs. 59,667,288.54

BRANCHES:
Bangkok, Canton, Hankow, Harbin, Hongkong, Kobe, London, Lyons, Manila, Peking, Singapore, Siam, Tientsin, Yokohama.

INCORPORATED BY ROYAL CHARTER, 1853.
HEAD OFFICE: LONDON.
Paid-up Capital £2,000,000
Reserve Fund £2,000,000
Reserve Liability of Pro-prietors £2,000,000

FOREIGN EXCHANGE and General Banking business transacted.
CURRENT ACCOUNTS opened and FIXED DEPOSITS received for 1 year or shorter periods at rates which will be quoted on application.

A. H. FERGUSON, Manager.
Hongkong, 15th April, 1925.

THE BANK OF TAIWAN, LTD.

(Taiwan Ginko.)
Incorporated by Special Imperial Charter, 1899.

Capital Subscribed Yen 60,000,000
Capital (Paid-up) Yen 52,500,000
Reserve Fund Yen 12,500,000

HEAD OFFICE: TAIPEH, FORMOSA.

BRANCHES:
JAPAN.—Tokyo, Yokohama, Kobe, Osaka.
FORMOSA.—Gilan, Kagi, Karemko, Keelung, Makung, Nanto, Pusan, Shimonoseki, Tientsin, Takow, Tamsui, Tientsin, Aiko.

CHINA.—Shanghai, Hankow, Amoy, Foochow, Swatow, Canton.
OTHERS.—Bangkok, Hongkong, Singapore, Batavia, Borneo, Samarang, Batavia, London, New York, Calcutta.

LONDON BANKERS:
National Provincial Bank, Ltd.
Correspondents all over the world.
BANKING BUSINESS OF EVERY DESCRIPTION.
M. J. HENSCHLEE, Agent.
Hongkong, November 4, 1924.

THE YOKOHAMA SPECIE BANK, LTD.

Established 1880.
Capital (full paid-up) Yen 100,000,000
Reserve Fund Yen 85,500,000

Head Office: YOKOHAMA.

Branches and Agencies at:
Batavia, Borneo, Calcutta, Canton, Cebu, Hankow, Harbin, Hongkong, Kobe, London, Lyons, Manila, Peking, Singapore, Siam, Tientsin, Yokohama.

INTEREST allowed on Current Accounts and Fixed Deposits. Terms on application.
Every description of Banking Business transacted.
Deposits received on fixed periods at rates to be quoted on application.
Hongkong, 11th September, 1925.

THE BANK OF EAST ASIA
LIMITED.

HEAD OFFICE: HONGKONG.

10, Des Vaux Road Central, Hongkong.
Authorized Capital \$10,000,000
Paid-up Capital \$5,000,000
Reserve Fund \$1,000,000

DIRECTORS:
Hon. Mr. Chow Shou Son—Chairman.
Fung Ping Shan Mok Ching Keng
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P. K. Kwok Fuyuh Tai
Ng Ching Luk Kan Ying Po
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Every description of Banking and Exchange business transacted. Loans granted on approved securities.
SAFE DEPOSIT BOXES to let.
KAN TONG PO, Chief Manager.
Hongkong, 16th February, 1925.

司公理管業實法中

SOCIETE FRANCAISE DE GERANCE.

DE LA BANQUE INDUSTRIELLE DE CHINE.
ETABLISSEMENT FRANCO CHINOIS.
(Incorporated in France).

5, Chater Road, Victoria, Hongkong.

HEAD OFFICE: 74, Rue St. Lazare, Paris.

Subscribed Capital fully paid-up Frs. 18,000,000
Reserve Fund Frs. 10,750,000

Working fund provided by THE BANQUE INDUSTRIELLE DE CHINE.
Frs. 50,000,000.

BANKERS:
Paris: Societe Generale, Banque Nationale de Credit, Banque de Paris et des Pays Bas.
London: Midland Bank, Ltd.
New York: Irving Bank Columbia Trust Co.

Every description of Banking and Exchange Business transacted. Correspondents throughout the world.
A. ROLLIN, Manager.
Hongkong, 2nd August, 1925.

THE CHARTERED BANK OF INDIA, AUSTRALIA & CHINA.

INCORPORATED BY ROYAL CHARTER, 1853.

HEAD OFFICE: LONDON.

Paid-up Capital £2,000,000
Reserve Fund £2,000,000
Reserve Liability of Pro-prietors £2,000,000

FOREIGN EXCHANGE and General Banking business transacted.
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COMMERCE AND FINANCE.

ENGLAND'S BANKING SYSTEM.

By Henry Bell.

(General Manager of Lloyds Bank).

I am asked to write a few words on the English banking system and its relation to trade, and as introduction I would like to clear away two strange misconceptions which I find widely prevalent. I often hear people speak of the great sums in the hands of the Banks as though these hundreds of millions of money were their own property. They are, in fact, debts owing by the Banks to tens of thousands of people who, for convenience or profit or both, entrust their surplus cash with their Bankers to keep safely and return promptly if and when required.

This is the great central fact of banking, and no banker worthy to be so called fails to have this consideration as first and foremost in his mind. He is greatly trusted and he must worthily respond. When he gives loans, when he invests, when he discounts bills, he must ever have in view that it is other people's money, not his own, which he is using. And as those other people will some day require to be repaid, he must so use their money that he in turn may be sure of his own punctual repayment, in view of his liabilities. So "bricks and mortar," except very temporarily and to a very small amount, are no fit security for the Banker.

The second strange misconception of banking practice is to suppose that Bankers lend money to traders and individuals. That sounds startling, but in fact it is traders and individuals who borrow from Bankers—and there is a very obvious difference. No Banker goes to a timber merchant and suggests that he, the merchant, should buy a cargo of pitch pine and that the Bank will be glad to lend him the money to buy it. It is the timber merchant, if he be so inclined, who makes the proposal and is so accommodated. I stress what may seem paradoxical but there is a fundamental principle involved. How often have I heard the complaint that Bankers won't do this or that which in fact they are quite prepared to do, but for which there is no demand.

The Banker, be sure, wishes to lend—it pays him. Only three considerations restrain him. The first, that there is no demand, the second, that the proposed loan is perilous; the third, that he has already lent as great a proportion of his depositors' moneys as he prudently should do.

Basic. This "conservatism" of banking therefore is basic. It is founded on a vivid sense of responsibility to depositors, but it by no means implies undue caution or lack of the fullest liberality in lending within well defined limits. When I have seen the stricken faces of men and women outside the closed doors of broken Banks whose managers have employed their moneys in "ventures" I have wondered if among them were some who themselves had been critics of the safer—and honest—methods.

But over-caution, if not equally, is also wrong. It is the duty of Banks to give accommodation to the full extent of their power. What is this full extent? Cases vary, but 60 per cent. of their depositors' money is at least liberal. If space permitted, it would be useful and interesting to state shortly how a Banker employs the £100 lent with him by the parson, the dressmaker, the farmer, the merchant, and the rentier. To lend £60 of it to business seems a big proportion—and would be, indeed, if the loan were not secured or mostly so. For of the remaining £40, there must be cash in the tills in the Bank of England, and investments, and bills, and moneys in the "money market."

I recall being in Russia—before the war. We were being "dined" in St. Petersburg by the Bankers and I was asked to speak. I sought to emphasise the common tie between Bankers the world over. We were, I said, trusted by people. They gave us their money to keep, and to keep safely, and our method and our pride was to be honest first and last and all the time. Upon which (as I heard afterwards) one distinguished Russian Banker dug his finger in the ribs and said: "Do you hear that, you rascal!" Well, whatever "rascal" British Banking is, it has been honest, and it is so, and it will be so, and it is the only thing that counts.

because of the certainty that Bankers here are going to be able to pay them back "on demand," and that scraps of paper expressed for large amounts, across which a Banker's acceptance is written are "as good as gold."

It is not so everywhere. I do not wish to say more on the point of "dead straightness." That savours of pharisaism. Rather do I indicate strictness of method. It is common property that the system obtaining abroad are, or at least were, more sporting—and though I love sport in its place, I distrust it in banking. A new hydro-electric rain installation plant was discovered (I invent the example) and the interested parties flew to their Bankers. A company was formed, the Bank gave loans, took shares, secured a bonus holding "for services rendered," appointing some of their Board as Directors of the new company and, if the venture was successful, "pulling out" at a nice profit. If successful—if not, not.

This sort of thing is sometimes recommended for English Bankers' imitation. I can only say that though there are financial organisations formed or which might be formed who, with their

own capital could properly so co-operate, I cannot conceive any more improper use of depositors' money.

So far I have not mentioned the Capital and Reserves of the Banks, which are, second to good management, the main security of their clients. The figures vary, but are all substantial and, in addition to the paid-up Capital, there is a large sum of unpaid Capital as further security for depositors. In the case of four of the largest of the British Banks (for the fifth has no unpaid Capital) there is, in addition to Capital and Reserve (excluding amounts "carried forward"), totalling about £86,000,000, no less an amount than £140,000,000 available in case of contingencies. No such security is available for Bank depositors in any other country in the world.

JIMAH RUBBER.

A dividend of 10 per cent. has been declared for the year ended June 30 last. \$53,005 was available for distribution. Ten per cent. has been declared, absorbing \$33,000, and \$20,005 is being carried forward.

The annual meeting of the Company is being held to-day at Singapore.

A CAP.

I am indebted to the "Journal" of the British Chamber of Commerce of Turkey and the Balkan States for the following quotation from "La Revue" (Lausanne), says the "Manchester Guardian" Commercial:—

"Great Britain appears to have lived too long on its past, on the strength it has acquired, without noticing that all around are signs of progress. Popular instruction and technical education are backward. The machinery used in many industries is inferior to that of foreign competition, especially since the devastation occasioned by the war has forced France and Belgium to reconstruct entirely their metallurgical factories and their spinning mills and equip them with the latest word in machinery. The retention of the old weights and measures hinders business with countries having the decimal system. Ignorance of foreign languages, coupled sometimes with a certain pride in using nothing but English for correspondence, prevents an increase of customers. Antiquated methods of payment in advance, or cash down, the lack of commercial travellers, the ineptitude of English industry to adapt itself to the tastes of foreign buyers, all these are of little assistance in the commercial battle against rivals whose professional education and public methods are superior to those of the

British business man.
Does the cap fit?

"British industry required no Columbus to set forward on a voyage for the discovery of new markets. Within the Empire, Britain had the greatest emporium that the world had ever known. The markets were there waiting to be organised, asking to be developed. If these great tracts of country and continent were fertilised by British credit, the harvest would be reaped by a great increase in the export of British products."—Sir Alfred Mond.

THE MERCANTILE BANK OF INDIA, LTD.

HEAD OFFICE: 14, Greenough Street, London, E. C. 2.

Authorized Capital £3,000,000
Subscribed Capital £2,000,000
Paid-up Capital £1,050,000
Reserve Fund £1,050,000

BANKERS:
Bangkok, Calcutta, Hongkong, Madras, Rangoon, Shanghai, Singapore, Siam, Tientsin, Yokohama.

Every description of Banking and Exchange business transacted. Interest allowed on Current Accounts at 2 per cent. per annum on Daily Balance and on Fixed Deposits at rates which may be quoted on application.
J. B. ROSS, Manager.
7 Queen Road Central, Hongkong, January 23, 1925.

HONGKONG MARKET PRODUCE.

APPROXIMATE RETAIL PRICES.

Butcher Meat.

		October 1, 1925.	1918.	1914.
Seef Sirloin—Ngaui Mei Pa	牛尾肥	lb.	36	24
" Prime Cut	牛尾肉	"	36	23
" Corned—Ham Ngaui Yuk	咸牛肉	"	34	23
" Roast—Shiu Ngaui Yuk	燒牛肉	"	36	24
" Breast—Ngaui Hung	牛腩	"	32	20
" Soup—Tong Yuk	牛腩	"	28	18
" Steak—Ngaui Yuk Pa	牛腩	"	36	24
" Steak Sirloin—Ngaui Lau	牛腩	"	60	30
" Sausages—Ngaui Cheung	牛腩	"	40	26
Bullock's Brains—Ngaui No	牛腦	per set	15	10
" Tongue, fresh—Ngaui Li	牛舌	each	90	60
" Tongue, corned—Ham Ngaui Li	牛舌	"	80	—
" Head—Ngaui Tau	牛頭	lb.	24	18
" Heart—Ngaui Sam	牛心	"	30	20
" Hump, Salt—Ngaui Chun	牛心	each	12	10
" Feet—Ngaui Keuk	牛腳	"	15	10
" Kidneys—Ngaui Yiu	牛腎	"	30	20
" Tail—Ngaui Mei	牛尾	lb.	24	18
" Liver—Ngaui Kon	牛肝	"	8	6
" Tripe (undressed)—Ngaui To	牛肚	"	8	6

Calves' Head and Feet—Ngaui Tsai-tau	牛頭	set	\$1.20	\$1.00	\$1.00
Mutton Chops—Young Pei Kwat	羊排	lb.	55	26	—
" Leg—Young Pei	羊排	"	53	26	—
" Shoulder—Young Pei	羊排	"	52	24	—
" Saddle—Young On Yuk	羊排	"	55	—	—
Pigs' Chittings—Chu Chong	豬蹄	per set	5	—	27
" Brains—Chu No	豬腦	lb.	24	15	—
" Feet—Chu Keuk	豬腳	"	40	15	18
" Fry—Chu Chap	豬頭	"	24	20	—
" Head—Chu Tau	豬心	each	15	10	10
" Heart—Chu Sam	豬肺	"	20	10	8
" Kidneys—Chu Yiu	豬肝	lb.	52	30	24
" Liver—Chu Kon	豬排	lb.	42	25	23
Pork Chops—Chu Pei Kwat	豬排	"	45	—	—
" Leg—Chu Pei	豬腿	"	48	28	27
" Loin—Chu Hau Tun	豬腰	"	26	21	—
" Fat or Lard—Chu Yau	豬油	set	70	60	70
Sheep's Head and Feet—Young Tau-Keuk	羊頭	each	15	8	7
" Heart—Young Sam	羊心	"	15	12	10
" Kidneys—Young Yiu	羊肝	"	55	26	25
" Liver—Young Kon	羊肺	"	25	25	22
Sucking Pigs, to order—Chu Tsai	乳豬	"	36	20	18
Suet, Beef—Shang Ngaui Yau	鮮牛油	"	55	26	24
" Mutton—Shang Young Yau	鮮牛油	"	30	20	19
Veal—Ngaui Tsai Yuk	牛仔肉	"	40	20	20
" Sausages—Ngaui Tsai Cheung	牛仔肉	"	32	—	—

Fish.

Barbel—Ka Yu	鯪魚	lb.	30	19	24
Bream—Pin Yu	鯪魚	"	32	20	18
Canton Fresh Water Fish—Hol Sin Yu	水魚	"	—	18	18
Carp—Li Yu	鯪魚	"	—	16	27
Catfish—Chik Yu	鯪魚	"	—	12	9
Codfish—Mun Yu	鯪魚	"	—	20	25
Crabs—Hoi	蟹	"	45	23	26
Cuttle Fish—Mak Yu	墨魚	"	34	16	2
Dab—Sha Mang Yu	墨魚	"	55	23	16
Dace—Wong Mei Lap	墨魚	"	20	10	9
Dog Fish—Tui To Sha	墨魚	"	10	10	8
Eels, Common—Hoi Man	墨魚	"	30	16	—
" Fresh water—Tun Shui Yu	墨魚	"	—	10	18
" Yellow—Wong Sin	墨魚	"	—	26	30
Frog—Tin Kai	墨魚	"	85	32	25
Garoupe—Shak Pan	墨魚	"	75	40	30
Gidgong—Pak Kap Yu	墨魚	"	22	18	15
Herrings—Tao Pak	墨魚	"	38	22	18
Halibut—Cheung Kwai Kap	墨魚	"	24	18	23
Labrus—Wong Fa Yu	墨魚	"	38	22	18
Loach—Wa Yu	墨魚	"	80	22	24
Lobsters—Lung Ha	墨魚	"	55	32	21
Macrurus—Chi Yu	墨魚	"	32	20	26
Monk Fish—Mong Yu	墨魚	"	38	32	28
Mullet—Tui Yu	墨魚	"	30	18	2
Oysters—Shang Ho	墨魚	"	30	18	22
Parrot Fish—Kai Kung Yu	墨魚	"	28	14	9
Pike—Pa Yu	墨魚	"	34	20	15
Pike—Pa Yu	墨魚	"	14	16	9
Pomfret—Black—Hoi Cheung	墨魚	"	45	23	14
Pomfret—White—Pak Cheung	墨魚	"	38	23	23
Prawns—Ming Ha	墨魚	"	46	38	30
" Fresh—Wong Ha	墨魚	"	76	38	46
Rock Fish—Shak Kung	墨魚	"	16	10	14
Rock Fish—Shak Kung	墨魚	"	24	13	18
Rock Fish—Shak Kung	墨魚	"	38	22	16
Rock Fish—Shak Kung	墨魚	"	78	38	30
Rock Fish—Shak Kung	墨魚	"	15	8	10
Rock Fish—Shak Kung	墨魚	"	16	10	10
Rock Fish—Shak Kung	墨魚	"	80	23	30
Rock Fish—Shak Kung	墨魚	"	85	32	30
Rock Fish—Shak Kung	墨魚	"	40	23	28
Rock Fish—Shak Kung	墨魚	"	23	18	—

Poultry.

			October 1, 1925.	June, 1918.	June, 1914.
			Cts.	Cts.	Cts.
Chicken—Kai	雞	lb.	46	30	31
Capon, Small—Sin Kai	雞	"	54	28	30
Capon, Large—Sin Kai	雞	"	58	28	30
Duck—Aap	鴨	"	52	22	21
Doves—Pan Kau	鴿	each	12	22	21
Eggs, Hen—Kai Tan (cooking)	雞蛋	per oz.	35	18	—
Eggs, Hen—Kai Tan (fresh)	鮮雞蛋	"	55	25	20
Fowls, Canton—Ho Nam Kai	新地鴨	lb.	—	36	24
Fowls, Hainan—Ho Nam Kai	海南鴨	"	—	23	—
Geese—Ngo	鵝	"	—	24	24
Pigeons, Canton—Fak Kap	粉白鴿	each	—	30	—
Hohow—Hoi Hau Pak Kap	白鴿	"	—	23	—
Turkeys, Cook—Fo Kai Kung	火雞	lb.	84	—	—
Turkeys, Hen—Fo Kai Na	公雞	"	—	51	45
Snipe—Sha Tui	山鴨	each	—	—	—
Pheasant—Shan Kai	山鴨	"	—	—	—
Quail—Om Chun	鸕鶿	"	—	—	2
Partridges—Che Ku	鸕鶿	"	—	—	—

CHINA'S TARIFFS.

RUSSIAN INFLUENCE AND INCREASES.
DISCRIMINATION DANGER.

The danger of Russian influence resulting in the imposition of impossible tariff duties on British and Japanese goods in the event of China being granted tariff autonomy causes grave alarm to the "Telegraph."

While anxious to respect the legitimate susceptibilities of the Chinese Government and people, Tokyo is becoming daily less disposed to accede to the Chinese Foreign Office's more truculent demands, states the "Telegraph." That for complete fiscal autonomy is rightly regarded as being inspired, at this date, by the Soviet Ambassador, M. Karakhan, in the hope of thereby aggravating existing rivalries and dissensions between the Powers by a deliberate system of commercial discriminations, to the prejudice of Japan herself and Great Britain. Indeed, were such a demand to be agreed to, there would be nothing to prevent Peking from threatening to impose a 300 per cent. duty on Japanese imports unless Japan consented to make political concessions, or, say, to return Formosa Island. And so it might also be with the Chinese request for the abolition of extraterritorial rights.

Old British residents in China are beginning to feel that, after all, a mistake may have been made when the Powers not only declared their neutrality as between the rival contestants for hegemony in China—which was understandable, perhaps—but refrained in practice from encouraging an able soldier and administrator like Chang Tso-lin, who, at least would have restored and maintained order at Peking, and would not have been a whit less patriotic for that. The policy of drift is never productive of good results, if, indeed, of any, in Eastern climes.

Japan's View.

The Tokyo correspondent of the "Telegraph" states that the Japanese Foreign Office is quoted as saying that the invitation estimates a broader scope for discussion than that outlined at Washington, but the Powers are unlikely to agree to depart from that agreement. The question of China's financial security for unsecured debts totalling some 750,000,000 yen must, in the opinion of the Japanese authorities be precedent to considerations outside the provisions arranged at Washington. It is suggested in some circles that Baron Hayashi is en route from London, probably to participate in the Conference. Baron Hayashi is regarded as an especial authority on China owing to his successful Ministry having been at a critical period.

It is not regarded as probable that Japan or any other Power will follow the example of Moscow and raise their representation to embassy rank till after the conference. The complete chaos at Peking, the uncertainty of the financial situation amounting to bankruptcy, and the state of public sentiment towards foreigners constitute a deterrent to a step which would certainly not increase the prestige of Japan or the Western Powers in the eyes of the Chinese.

The War Department have given out a categorical démenti to the suggestion of army manoeuvres in the "plains of Manchuria" mentioned in these cables recently. Some surprise is expressed at the authorities noticing such a palpable absurdity.

China's Loans.

In a statement issued by the China Association, in connection with the present situation in that country, it is pointed out that: "British-constructed railways are purely commercial concerns and are, without exception, Chinese Government railways over which China exercises almost complete administrative control and to which the term 'penetration' does not apply. China obtained the money on a 5 per cent. basis, and as the present share quotations show, it was China and not Great Britain that got the best of the bargain. Loans have invariably been arranged with the Chinese Government, and could not have been raised without foreign supervision of the Customs tariff and revenue, which, with the salt revenue, form the security for most of these loans. Were it not for the chaotic state of China's internal affairs, she would probably have little difficulty in raising new foreign loans, and there would certainly be no desire on the part of foreigners to prevent her."

"I saw your wife fighting with another woman yesterday, Jim!"
"Then why on earth didn't you stop her?"
"No fear—that's illegal. There was a Government notice behind her, and it said—Letter Box 1."

4,800 A SECOND.

BRITISH OPTICAL TRIUMPH.

GERMANY BUYING LENSES.

A cinematograph machine which will take 4,800 pictures a second is one of the latest triumphs of British makers of optical instruments. It can be used to show, for example, the effect of the impact of projectiles on armoured plate.

This is only one of the many remarkable results achieved since the war which have placed the British optical industry far ahead of foreign rivals. Before the war, lenses ground in Germany were believed to be the best; now, British lenses are being bought by the German Government for German State institutions.

Mr. Frank Twyman, F.R.S., president of the British Optical Manufacturers' Association, gave a reporter some details of the work that has been done.

A British firm is completing the largest telescope in the world, to the order of the Russian Government. It will have an aperture of 41in.—1in. larger than the largest previously made, that at the Yerkes Observatory, Wisconsin, United States.

The British optical instrument maker is more and more coming to the assistance of the manufacturer, by enabling him to measure imperfections in his products.

Instruments have been made recently for examining the shape of the teeth of engineers' tools and for projecting an enlarged image of the orifices of the nozzles used in the manufacture of artificial silk. With pattern projecting instruments for the textile and printing trades, the colours for any proposed design can be tried, selected, and recorded.

An apparatus has been made in England for the Japanese Government whereby the metre will be established by the measurement of wave-lengths of light.

Again, it is due to British research that a revolution has been made in grinding glass. The new abrasive, of a better quality than emery or any hitherto known, is a British product, and costs only one-sixteenth of the price of the old ones.

The necessity of getting more traffic on the railways has entailed the introduction of another signal colour—orange. The National Physical Laboratory is now investigating with a view to standardising the colours of signal glasses.

CHEMIST'S CRIME.

GRUESOME MURDER PLOT.

A sequel to a gruesome murder plot occurred at Oakland, California, when Charles Schwartz, the general manager of the Pacific Cellulose Company, shot himself as the police were attempting to arrest him for the murder and mutilation of one of his employees. At the dead man's side the police found a letter addressed to his wife, in which he admitted killing a labourer in the laboratory of his chemical factory, but swore the deed was done in self-defence. According to the police version, however, Schwartz planned "a perfect crime" for the purpose of deceiving an insurance company into believing the charred corpse was that of himself, so that his wife could collect £40,000 insurance. With creditors pressing him for money, the police allege the chemist enticed his victim into the laboratory, struck him down, mutilated his features with acid, and cut off his fingers, apparently to prevent identification by fingerprints. Schwartz had a front tooth missing, and the corresponding one had been chiselled from the mouth of the corpse. Later, the factory was partially destroyed by fire following an explosion, and the ruins were believed to be those of Schwartz until medical examination showed that the skull had been crushed before death and acid applied to the face. In his farewell note Schwartz swears he struck in self-defence and became panicked. "The only thing I did was I tried to burn him," he wrote, "and to go—go I do not know where. Can you imagine how I felt all the time feeling I had lost you and our dear boys? Oh, God, how I suffered!" Schwartz went home after the crime, took all his photographs, and said good-bye to his children. "All I was in need of was to have a few words with you," Schwartz wrote to his wife. "I have kissed the boys good-bye, but not you. So I kiss this, and in kissing bid you good-bye."

Salesman: "There, madam, that's just what you want. This is a genuine solid leather—every inch of it solid leather."
"No fear—that's illegal. There was a Government notice behind her, and it said—Letter Box 1."

FASHION SECRETS.

BEHIND THE SCENES IN PARIS.

To all appearance the Parisian dress-makers do nothing during the early summer. Their saloons are empty. Their saleswomen are away on holidays, writing the Paris correspondent of the "Morning Post." The left-over dress-burgains hang limply on their pegs, and any customers who come in are of the tourist persuasion.

But the picture is deceptive. It is the drop curtain before the play begins. In August it will go up, and then quietness will be dispelled by excited movement. The dressmaking staff will be complete and premiers will be as restless in their exigencies with seconds as any hospital staff nurse with her prohibitions.

On the eve of the performance the saloons are arranged to receive "layers" from all over the world. Every premiere has her own customers, and is keen to get good places for them. She selects chairs with their backs to the light, and marks them as reserved. Another saleswoman comes along and disputes her right to the best places.

A vicious altercation ensues, and the beaten one goes off with a shing of the shoulder, which makes you realise that spoken words are bitter, but those unspoken still more bitter. Everyone is dressed as if for a party. The rooms are decorated with flowers, and there is a generous buffet of sandwiches, cake, and iced drinks, presided over by an impressive "third" man. The performance is announced for half past two in the afternoon or for nine in the evening. Whatever the hour specified it will be barren of results, since no one is ever punctual in Paris. The buyers arrive in groups of two and three. Well-dressed American women with new Parisian hats, American men smoking big cigars, Englishmen vaguely ill at ease, French provincials, and quite as well turned out as they might be, French provincials, and men in their Sunday suits, the women in mourning, Germans, Italians, and people from the New Central States. They have all come to make their choice from the new models which will be shown for the first time on that day.

In the meantime, behind the curtain goes up, the scene behind it is one of wild confusion. For two months the dressmaker and his designers have been putting their ideas together, and expressing them in the beautiful materials provided by the manufacturers. Bales of rich silks and velvets lie about the floor of the "studio," bags and fur-trimmed, muslins, and embroideries.

THE MASTER AT WORK.

On the miniature stage stands a girl wearing a half-made dress. At her feet is a seamstress who obeys the instructions of "The Master" as he stands in the middle of the room, to criticise this drape, or that, the fall of this skirt, the combination of colours and materials. "Non non, Nanette. That will not do. You must loosen that panel and lighten the other. Tense like this." And he pounces on the dress, to do himself what the seamstress has failed to achieve.

The girl who acts as model gets very tired. To stand for hours on end is a great strain on the strongest, and by the end of the day she is not very enthusiastic about the wonderful creations of "The Master," which it will be her business to show when the curtain rises. She must be as carefully prepared for the event as a racehorse for the Grand Prix. Her hair must have the latest shingle, her nails the finest pink polish, her complexion composed of the most fashionable rouge and powder. Her "form," like her dresses, must be that of to-morrow, not of today!

She it is who will set the style of a new walk, a new pose. At her feet will be laid the public tributes to "The Master's" genius. She is his "fond speaker," his "favourite," "L'art d'être mannequin" is not learned in a day.

IDEAS FOR NEW FASHIONS.

From where does "The Master" gather his ideas for new fashions? The answer lies in another question, phrased more poetically: "Tell me where is fancy bred, in the heart or in the head?" The dressmaker, like the painter, the poet, the novelist, is the sport of elves. He never knows where he will find his subject, or how his particular muse will treat him. If he has imagination, luck, and a commercial instinct, he is a genius. Most dressmakers have but one, or at most two, of these precious qualifications. The few who create styles inspire the majority, and blithely accept the two-edged compliment.

"The Master" knows that his heaven-born secrets have leaked out, and that every Tom, Dick, and Harry among the tailors and dressmakers will steal his ideas and sell them as their own. He defends himself by legal denunciations and makes no end of a fuss when some flagrant case of plagiarism comes to his knowledge; but he can do very little to change the crooked ways of those around him, and he knows it. The story of King Midas is often repeated in a new form.

Money "The Master" pretends to despise. That is his business manager's affair. Yet he is a "philanthropist," and if, under

VISITORS AT HOTELS.

HONGKONG HOTEL.

September 20.

Mr. A. S. Abbott
Mr. H. T. Argent
Mr. R. J. Bellows
Mr. R. J. Bellows
Mr. O. A. Barker Jr.
Mr. L. Brahman
Mr. N. Beale
Mr. E. A. Beaumont
Mr. E. S. Boles
Mr. W. R. Buck
Mr. A. Brockett
Com. & Mrs. Elvar
Mr. D. R. Capleman
Mr. J. C. Collins
Mrs. E. E. Clifford
Mr. P. de Coyle
Mr. J. H. Cook
Mr. & Mrs. R. E. Chambers and infant
Mr. J. Dickie
Mrs. V. W. Davies
Mr. J. F. Donnelly
Mr. W. A. Dowley
Mr. and Mrs. W. O. Dodd
Mr. and Mrs. Eagle
Mrs. R. C. Edwards
Mrs. E. O. Eckstein
Dr. A. G. Ellis
Mr. F. J. W. Fookin
Mr. R. E. Farrell
Mr. E. S. Forster
Mr. & Mrs. A. H. A. Four
Mr. J. C. Friedlander
Miss S. C. Footton
Mr. L. V. Fox
Mr. & Mrs. Godley
Mr. & Mrs. G. H. Gould
Mr. & Mrs. J. Gould
Dr. D. R. Gawler
Mrs. A. E. Guthrie
Mr. William Gellor
Mr. E. C. Gould
Dr. R. E. Gill
Mr. L. A. Goodblair
Capt. T. P. Hall
Miss A. & H. Hones
Mrs. and Mrs. W. A. Hamilton
Misses A. and F. Hamilton
Mr. C. E. Holmes
Mr. A. Hoffmeister
Mr. C. Hansen
Mr. W. Hancock
Mr. W. Hechler
Mr. J. E. Joseph
Mr. J. H. Johnston
Mr. A. T. Jensen
Mr. J. Angwin
Mr. S. A. Arthur
Mr. F. Austin
Dr. H. Balson
Mr. & Mrs. Bartholomew
Mr. J. A. Barton
Mr. V. Benjamin
Mr. and Mrs. P. W. Blackwell
Mr. W. H. Bourne
Mr. H. B. Bray
Mr. H. J. Brown
Mr. and Mrs. R. L. Bridger
Miss P. W. Brown
Mr. J. R. Collins
Miss M. Cooper
Mr. J. Corley
Mr. & Mrs. C. Curmack
Mr. and Mrs. W. A. Connell
Mr. and Mrs. J. D. Danby
Mrs. M. O. Donald
Mr. C. L. A. Dobbs
Mr. A. D. Edwards
Mr. and Mrs. W. A. Edwards
Mr. D. Forbes
Mr. & Mrs. F. F. P. Franklin
Lt. G. C. Frederick
Lt. Col. F. G. Fitz-Gerald
Mr. W. D. Good
Mr. M. B. Hall
Mr. J. B. Hawley
Mr. G. W. Hemsworth
Mr. W. Henson
Lt. Comdr. G. F. Hois
Mr. J. L. Jenkins
Mr. J. H. Jones
Mr. J. E. Joseph
Mr. G. S. Hugh-Jones
Miss G. Kennedy
Mrs. and Mrs. A. C. Kennedy
Mr. F. Key
Mr. & Mrs. J. Krogh-Moe
Mr. A. K. Jensen
Capt. & Mrs. Jones and child
Mr. J. R. Jones
Mr. V. Johnsonson
Mr. W. D. Kario
Mr. Knoka
Mr. and Mrs. C. Lauritzen
Miss E. Lillo
Mr. E. Lyster
Mrs. V. Lyster
Mr. & Mrs. Livingstone
Mrs. O. Mandel
Mr. O. McDonald
Mr. and Mrs. J. H. May
Mr. Fred. Molest
Miss V. K. S. Monckton
Miss M. Mayers
Miss D. McCall
Mr. A. Nicholson
Miss Northend
Mr. J. E. O'Brien
Mr. O. E. Peacock
Mr. H. J. Poyton
Mr. R. H. Pope
Mr. I. Pavey
Mr. A. H. Rowe
Mrs. Riesenbeck
Mr. L. L. Sawin
Mr. and Mrs. W. A. Riedel
Mr. & Mrs. Springberg
Dr. H. F. Sommer
Mr. R. Sparks
Mr. T. H. Smith
Mr. J. A. Slatkewy
Mrs. & Miss Snuggs
Mr. A. B. Scott
Mr. L. Schipper
Mr. J. A. Shaw
Mr. D. H. Sherman
Mr. J. Rose Smith
Mrs. E. C. Topp
Mr. and Mrs. H. E. Taylor
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Mr. M. W. Vane
Mr. and Mrs. G. Wagoner
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S. S.	Tons	From HONGKONG (AMOUNT)	DESTINATION
"BOUDAN"	8,898	14th Oct.	S'pore, Penang, Col'bo & B'bay
"MALWA"	10,941	17th Oct.	Marselles & London
"KHIVA"	8,813	23rd Oct.	S'pore, Penang, Col'bo & B'bay
"KASHMIR"	9,135	31st Oct.	Marselles, London, and Antwerp
"KASHMIR"	10,902	14th Nov.	Marselles and London
"KASHMIR"	9,144	28th Nov.	S'pore, Penang, Col'bo & B'bay
"KASHMIR"	9,986	10th Dec.	Marselles and London
"KASHMIR"	10,911	18th Dec.	Marselles, London & Antwerp
"KASHMIR"	9,005	26th Dec.	1925
"KASHMIR"	11,089	9th Jan.	Marselles and London
"KASHMIR"	9,714	23rd Jan.	Marselles, London & Antwerp
"KASHMIR"	9,097	4th Feb.	S'pore, Penang, Col'bo & B'bay
"KASHMIR"	10,941	18th Feb.	Marselles and London
"KASHMIR"	9,089	6th Mar.	Marselles and London
"KASHMIR"	10,908	20th Mar.	Marselles, London & Antwerp
"KASHMIR"	9,135		

* Frequent connection from Port Said for Passengers and Cargo to
Constantinople, Piræus, Smyrna and other Levant Ports by steamers of the
Khedivial Mail Steamship Co.

BRITISH INDIA-APCAR SAILINGS

"TALAMBA"	8,018	9th Oct.	Singapore, Penang & Calcutta
"TALMA"	10,909	26th Oct.	Singapore, Penang & Calcutta.

EASTERN & AUSTRALIAN SAILINGS (South)

"ARAFURA"	8,000	9th Oct.	Manila, Iloilo, Kolambagan, Sanda kan, Thursday Island, Townsville, Brisbane, Sydney and Melbourne.
"ST. ALBANS"	4,500	14th Nov.	do.
"ARAFURA"	8,858	2nd Dec.	do.
"ARAFURA"	5,000	9th Jan.	do.
"ST. ALBANS"	4,500	3rd Feb.	do.
"TANDA"	8,958	3rd Mar.	do.

* Calls at Iloilo & Kolambagan.

The E. & A. S.S. Co., Ltd. steamers will also call at Shanghai, Iloilo, Cebu,
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The New Zealand Shipping Company's steamers for Southampton and London
via Panama Canal.

SAILINGS TO SHANGHAI & JAPAN

"KHIVA"	9,135	3rd Oct.	Shanghai, Moji and Kobe.
"ST. ALBANS"	4,500	10th Oct.	Moji, Kobe and Yokohama
"KASHMIR"	10,902	17th Oct.	Shanghai, Moji and Kobe.
"KASHMIR"	9,135	30th Oct.	Shanghai, Moji, Kobe and Osaka
"KASHMIR"	9,144	1st Nov.	Shanghai, Moji and Kobe.
"KASHMIR"	9,986	7th Nov.	Moji, Kobe and Yokohama
"KASHMIR"	13,811	14th Nov.	Shanghai, Moji and Kobe.
"KASHMIR"	9,986	14th Nov.	Shanghai, Moji and Kobe.
"KASHMIR"	9,005	28th Nov.	Shanghai, Moji and Kobe.
"KASHMIR"	6,896	28th Nov.	Shanghai and Kobe.
"KASHMIR"	11,089	13th Dec.	Shanghai, Moji and Kobe.
"KASHMIR"	6,000	13th Dec.	Moji, Kobe & Yokohama.
"KASHMIR"	9,114	26th Dec.	Shanghai, Moji and Kobe.
"KASHMIR"		1925	
"KASHMIR"	10,941	9th Jan.	Shanghai, Moji and Kobe.
"KASHMIR"	9,097	9th Jan.	Moji, Kobe and Yokohama.
"KASHMIR"	4,500	9th Jan.	Shanghai, Moji and Kobe.
"KASHMIR"	9,128	23rd Jan.	Shanghai, Moji and Kobe.
"KASHMIR"	10,902	6th Feb.	Shanghai, Moji and Kobe.
"KASHMIR"	9,986	6th Feb.	Moji, Kobe & Yokohama.
"KASHMIR"	9,986	20th Feb.	Shanghai, Moji and Kobe.
"KASHMIR"	9,135	6th Mar.	Shanghai, Moji and Kobe.
"KASHMIR"	10,911		

All dates are approximate and subject to alteration without notice.
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FOR YOKOHAMA, KORE, ETC.

S.S. "ISLA DE PANAY" 5th October.

S.S. "LEGASPI" 30th November.

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VESSELS DUE.

FROM AMOY	FROM SHANGHAI	FROM NORTH CHINA	FROM SINGAPORE
Oct. 4.—C. N. L. Yinchow.	Oct. 4.—C. N. L. Yinchow.	Oct. 4.—C. N. L. Yinchow.	Oct. 4.—C. N. L. Yinchow.
Oct. 10.—C. N. L. Yinchow.	Oct. 10.—C. N. L. Yinchow.	Oct. 10.—C. N. L. Yinchow.	Oct. 10.—C. N. L. Yinchow.
Oct. 16.—C. N. L. Yinchow.	Oct. 16.—C. N. L. Yinchow.	Oct. 16.—C. N. L. Yinchow.	Oct. 16.—C. N. L. Yinchow.
Oct. 22.—C. N. L. Yinchow.	Oct. 22.—C. N. L. Yinchow.	Oct. 22.—C. N. L. Yinchow.	Oct. 22.—C. N. L. Yinchow.
Oct. 28.—C. N. L. Yinchow.	Oct. 28.—C. N. L. Yinchow.	Oct. 28.—C. N. L. Yinchow.	Oct. 28.—C. N. L. Yinchow.
Oct. 31.—C. N. L. Yinchow.	Oct. 31.—C. N. L. Yinchow.	Oct. 31.—C. N. L. Yinchow.	Oct. 31.—C. N. L. Yinchow.
Nov. 7.—C. N. L. Yinchow.	Nov. 7.—C. N. L. Yinchow.	Nov. 7.—C. N. L. Yinchow.	Nov. 7.—C. N. L. Yinchow.
Nov. 14.—C. N. L. Yinchow.	Nov. 14.—C. N. L. Yinchow.	Nov. 14.—C. N. L. Yinchow.	Nov. 14.—C. N. L. Yinchow.
Nov. 21.—C. N. L. Yinchow.	Nov. 21.—C. N. L. Yinchow.	Nov. 21.—C. N. L. Yinchow.	Nov. 21.—C. N. L. Yinchow.
Nov. 28.—C. N. L. Yinchow.	Nov. 28.—C. N. L. Yinchow.	Nov. 28.—C. N. L. Yinchow.	Nov. 28.—C. N. L. Yinchow.
Dec. 5.—C. N. L. Yinchow.	Dec. 5.—C. N. L. Yinchow.	Dec. 5.—C. N. L. Yinchow.	Dec. 5.—C. N. L. Yinchow.
Dec. 12.—C. N. L. Yinchow.	Dec. 12.—C. N. L. Yinchow.	Dec. 12.—C. N. L. Yinchow.	Dec. 12.—C. N. L. Yinchow.
Dec. 19.—C. N. L. Yinchow.	Dec. 19.—C. N. L. Yinchow.	Dec. 19.—C. N. L. Yinchow.	Dec. 19.—C. N. L. Yinchow.
Dec. 26.—C. N. L. Yinchow.	Dec. 26.—C. N. L. Yinchow.	Dec. 26.—C. N. L. Yinchow.	Dec. 26.—C. N. L. Yinchow.
Jan. 2.—C. N. L. Yinchow.	Jan. 2.—C. N. L. Yinchow.	Jan. 2.—C. N. L. Yinchow.	Jan. 2.—C. N. L. Yinchow.
Jan. 9.—C. N. L. Yinchow.	Jan. 9.—C. N. L. Yinchow.	Jan. 9.—C. N. L. Yinchow.	Jan. 9.—C. N. L. Yinchow.
Jan. 16.—C. N. L. Yinchow.	Jan. 16.—C. N. L. Yinchow.	Jan. 16.—C. N. L. Yinchow.	Jan. 16.—C. N. L. Yinchow.
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Feb. 6.—C. N. L. Yinchow.	Feb. 6.—C. N. L. Yinchow.	Feb. 6.—C. N. L. Yinchow.	Feb. 6.—C. N. L. Yinchow.
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Jun. 4.—C. N. L. Yinchow.	Jun. 4.—C. N. L. Yinchow.	Jun. 4.—C. N. L. Yinchow.	Jun. 4.—C. N. L. Yinchow.
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Sep. 3.—C. N. L. Yinchow.	Sep. 3.—C. N. L. Yinchow.	Sep. 3.—C. N. L. Yinchow.	Sep. 3.—C. N. L. Yinchow.
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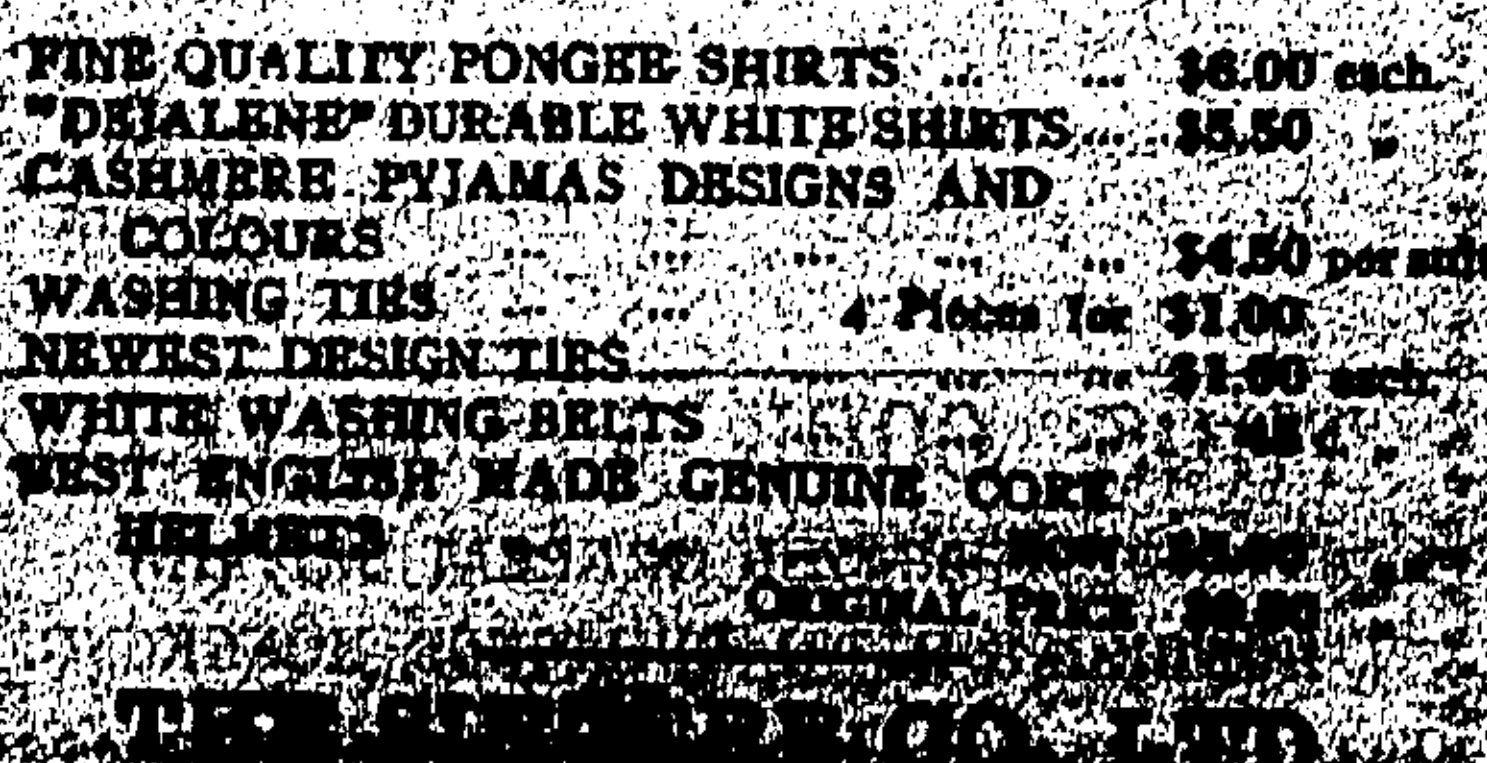
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In the Soldier Slang book referred to previously in these columns. The yarn of "The Pork and Beans" is an amusing story of the Portuguese on the Western front who were so named because of their fondness for the very unpopular tinned food. One of the divisional concert parties so amused everybody with a song: "Pork and Beans for the Portuguese" that the authorities issued this order:

"In the future the forces on our left will be referred to as our oldest Allies and not, as hitherto, 'The Pork and Beans.'"

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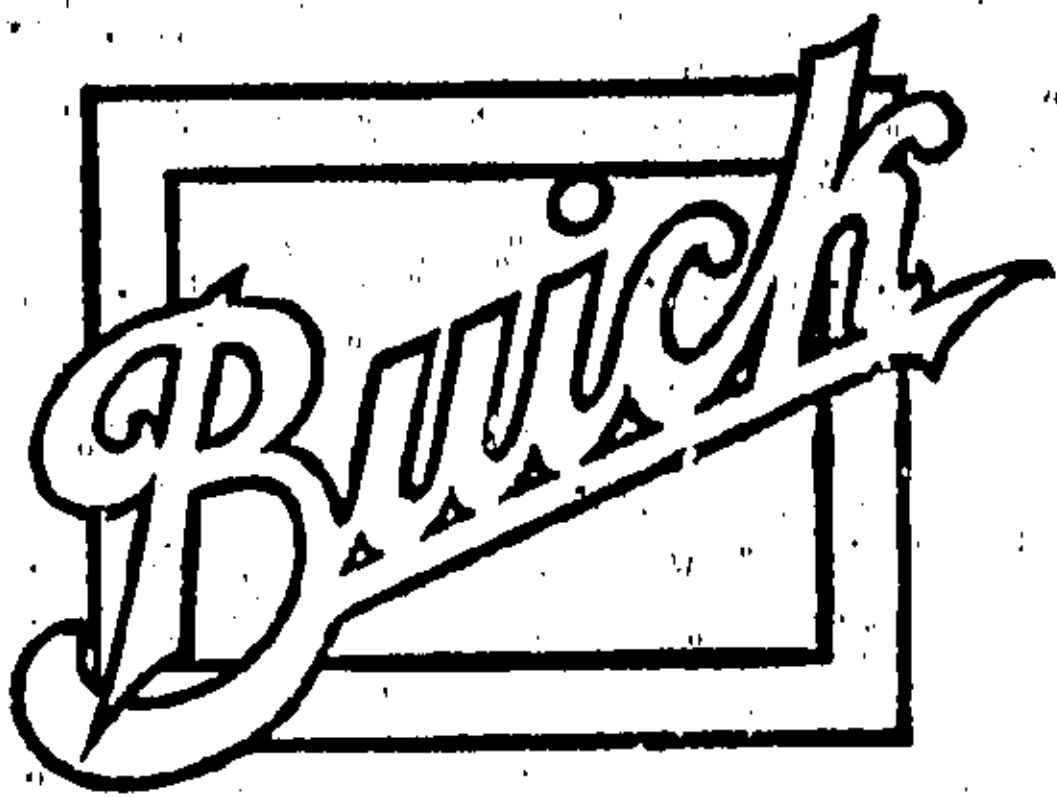
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A little nonsense now and then is relished by the wisest men. Let none then deny us a little levity on this first Saturday in October. The present administration has been distinguished by reason of its willingness to receive advice and suggestions. Not by acting upon all that has been offered to it—that would be too much to expect—but simply by receiving it. Hence it follows that the present, fast expiring regime, must go down in history as the report making Government. A small economy might surely be effected by dismissing the coolie responsible for dusting the pigeon-holes containing the Government's numerous reports. Before doing so, however, the coolie should be instructed to destroy the reports. It could then be said that something had been done with them. Memory is a fickle thing, and not possessing the card-index mind, we cannot accurately recall all the reports that the Government has caused to be made. One that stands out prominently in the memory is the one submitted by Mr. George O'Brien, the Minister of Education, in 1906, in which he stated that the Government had caused to be made a report on the condition of the country.

the thoughts and experiences of other races has led to still more rapid progress of Japan's many developments and none provides a greater lesson for China in the matter of responsibility which Government bodies must assume for their subjects before international status can be accorded than the developments relating to medical research and public health work. The League of Nations has paid Japan the greatest tribute possible by selecting that country for the tour of the Far East and other delegated "health officers in connection with the scheme for the interchange of ideas and experience in public health matters. Quite apart from the general principle that at such gatherings, whether of a national or international character, mutual benefit is always to be derived from contact with fellow specialists in the particular branch of knowledge under review, Japan certainly provides a unique ground for such survey as Dr. Severn (Hongkong) and other delegates propose to carry out. Not only has Japan absorbed modern principles of health and hygiene but the community being considerably more docile or, perhaps adaptable, would be a more apt "term, they are able the more easily to put such principles to practical test. Thus it is that one may see in Japan a policeman controlling city traffic with a special dust-antiseptic mask over his mouth, the desirability of which under modern traffic conditions will be readily admitted, but what difficulty would be encountered in the enforcement of any such regulation in respect of traffic controllers elsewhere! Similarly, authority is observed in so unquestioning a manner that it is nothing for anyone smoking in a public vehicle to be adjured to cease and what is more to be led to obey! Again, one never hears of anti-vaccination or inoculation movements. When an

"Not According to Our Works, But According to His Own Purpose and Grace."
Belief in Self-trust in one's innate, independent powers as a human being—the words have a pretty sound;—and we all start life with a more or less fervent attempt to prove them true in our own little earthly span.
But sooner or later, to all who are worth their salt, the conviction comes that this world's life cannot be faced, and fared through with, on any such precept. And then, all unknowingly perhaps, we stand at the great divide, the inevitable parting of the ways, each as momentarily real as the other—the Way of Life, and the Way of Death.
To the Christian grown old in years, the strangest thing, the most tragically mysterious thing, in all the experience of those years, which the grace and stability of the devil or man wrought in the Christian, humankind is just this—that man and women battle with their own beings, as rather than with the world, or the devil, or the flesh.



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LOCAL AND GENERAL.

British women police have ceased to function in Cologne. The six members of the force have now returned to England.

The committee of the Hongkong Chinese General Chamber of Commerce is holding an important meeting at 2.30 p.m. on Monday.

The great popularity of football is reflected in the enormous trade which is done annually in Leeds and other leather-making towns. A clever workman may take three hours to put together a serviceable football, and as it is estimated that some firms in the North of England turn out over 20,000 balls in the course of a "season," the business side of the pastime has a distinct place in the industrial world.

The Parliamentary bill presented in the House of Commons by Mr. Rennie Smith, which has as its object the abolition of capital punishment, proposes the substitution of periods of imprisonment. It seeks to enact that in the case of murder or treason the penalty proposed to be substituted is penal servitude for life, and the sentence is to be a fixed sentence, subject to the qualification that if the jury have recommended the convicted person to mercy the Court of Criminal Appeal may reduce the term of penal servitude to any shorter term not less than ten years. In cases other than murder or treason the Court may pass a sentence of penal servitude for life, or of imprisonment, with or without hard labour, for any term not exceeding two years. The bill does not affect any liability under naval or military law, and the prerogative of mercy is not interfered with. The liability of persons under 16 remains unaltered. The bill extends to Scotland, subject to the modification that the provision with respect to the Court of Criminal Appeal is not to apply. It does not extend to Northern Ireland. The repeals are purely consequential.

Professor Dixon says that Chinese eggs had the whites dried and the yolks preserved in bottles with boric acid. When they arrived in England the eggs were reconstructed. These were largely used in confectionery and cakes. As one gave these things to children it was a direct way of introducing boric acid to young children.

"The Invention of Printing in China and its Spread Westward," by Thomas F. Carter, Assistant Professor of Chinese in Columbia University, is a book of pioneer research. The author bases his work mainly on Chinese dynastic histories and other records, and on recent archaeological evidence now in European museums. Mr. Humphrey Milford will publish the book for the Columbia University Press.

It was only gradually that the scientific conception of evolution was allowed to be applied to the human race, declared Captain George Pitt Rivers, speaking at the weekly luncheon of the Soroptimist Club. Man, he said, was too vain, ignorant, and conceited to believe that he could have sprung from ugly ape-like creatures, so he sought refuge in the story that God had created him from the start, quite differently and with a mysterious, distinctive, unexplainable something he called a soul. Until recently the study of human origin was looked upon as a blasphemous and pagan pursuit, for all questions of human origin had been settled by theology. If civilisation was suffering from some ailment, Captain Rivers asked, what was its nature? He thought the name of the disease was a synonym of all disease and all decay—disintegration. Cultures, nations, communities, tribes, were stable and socially healthy according to the degree of integration they exhibited. This was an objective standard that the social anthropologist might apply equally to any race, any nation, or any primitive tribe.

Treasury Notes are kept in circulation long after their dirty condition is past praying for. One City firm is encouraged in its attempt to preserve the purity of the currency by being given only new notes by its bankers. Sufficient money is drawn to carry the firm through the week, and, as soon as received, all the coins are dumped into a bowl of water and well washed by the office-boy.

Hotel advertisements on the back of income tax receipts suggest a shrewd and careful reasoning on the part of the authorities. The idea seems to be—first pay your tax, then take your holiday, if you are lucky enough to render their dues both to Caesar and the sea. Another receipt-form back naively advises you how to escape payment of a portion of the tax, by insuring against your decrease—a sort of out-go tax.

Pandemonium was caused in a Waterford theatre, during the performance of the "Sawing Through of a Woman" trick. An assistant, fearing that the woman was in danger of strangling in consequence of the tightening of a slip-knot, fixed by a member of the committee, hurriedly separated the two portions of the box, inadvertently revealing the woman curled up at one end. The audience clamoured wildly and the woman burst into tears.

The presence of scantily-clad tourists in the Austrian Tyrol has stirred the inhabitants of certain districts to protest. In the Wipptal district the following notice is being displayed:—

"Notice to Tourists.
"You are expressly urged not to frequent this neighbourhood indecently clad. The respectable people who live in these mountain regions are scandalised every day by the semi-nudity of visitors, particularly women. This must stop. We want no more uncovered legs or arms or low necks. The Wipptal authorities are determined to put a stop to it."

SOCIAL AND PERSONAL.

Mischa Leytinski's concert takes place this evening in the Theatre Royal at 9.15. A musical treat is in store for those who will be present.

The marriage will take place at St. Mark's Church, Seremban, on October 27, of Mr. H. A. Stokes Hughes, of Seremban, and Beatrice, daughter of Mr. and Mrs. A. Ross Nott.

The marriage has been arranged and will shortly take place between Mr. W. Gordon McBryde of the F.M.S. Customs Service, Commander of the "Lalat," and Miss Eva White, youngest daughter of Mr. and Mrs. J. White.

It is said that Mr. Eric Macfadyen, of Messrs. Harrisons, Barker, Ltd., formerly chairman of the P.A.M., and until the last General Election member for Malmesbury, is shortly paying a visit to the F.M.S.

Miss Anne Cannon, of the Harvard Observatory, has discovered and catalogued, it is claimed, "more stars than any one else in the world." She has been elected a member of the American Philosophical Society for this distinction.

Lady Tilley, wife of the new British Ambassador of Tokyo, is a daughter of the late Lieut. Colonel Sir William Cuninghame, V.C., and a sister of the present baronet, Sir Thomas Cuninghame, D.S.O., who is a claimant for the dormant Earldom of Glencairn. In Tokyo she and Sir John will celebrate their silver wedding next year, and also the coming-of-age of their only son, who is in the Royal Navy. They have two daughters.

Balmoral Castle, 20th August, 1925.

Dear Mr. Hobbs,
The King has heard with much pleasure and interest of your unique cricket achievement in scoring 127 centuries, thus exceeding the number made by the late Dr. W. G. Grace, and also attaining a further record of 14 centuries in the course of one season.

His Majesty warmly congratulates you upon this remarkable success, whereby you have established a new and greater record in the history of our National Game.

The engagement is announced between Mr. M. K. Foster, brother of Mr. M. J. Foster, of Seremban, and Miss Betty Robinson.

How many people know that W. G. Grace, the other greatest batsman of the age, died in an air raid? He was lying in bed somewhere in the neighbourhood of Sydenham suffering from an affection of the heart. Suddenly the guns went off; the excitement went straight to W. G.'s heart. It was the climax of weeks of illness. Grace died.

H.H. The Maharajah Sahab of Dharampur, H.H. The Maharajah of Dharampur, Princess Jaewant Kunverba, and Suite, after a stay of 10 days at the Grand Hotels des Wagons Lits, Tientsin, left en route for Japan, where they expect to stay for about a month. While in Peking, H.H. The Maharajah visited all places of interest and was greatly delighted with his stay in the capital. His Highness is taking back to India several Chinese boys, to be his private servants, at the Palace in Dharampur.

The Pope's crusade against modern fashions has been taken up by the Church with great promptitude. In every diocese printed notices of a warning nature are affixed to the church doors, so that women have no excuse for not knowing what is expected of them. The Cardinal Archbishop of Florence is particularly explicit. He announces that no woman will be admitted to the Sacraments, to Confession, or the nuptial benediction, nor may she act as godmother at baptisms and confirmations, unless her dress conforms to the following rules:—

- Dresses for adults must descend to just above the feet; children and young girls must have their knees covered. The material must, in no case, be transparent.
- Round the neck not more than two fingerbreadths may remain uncovered.
- Sleeves must reach to below the elbow.

A note urges Christian dress-makers and milliners to stand firm against the dictates of fashion. They will have the blessing of Heaven and work from good families.

The officials and workmen of the town of Grand Falls, Newfoundland, where Lord Northcliffe established the paper mills, have now received legacies left by him under his will amounting to £50,000.

A millionaire merchant of Baltimore, U.S.A., now in Europe, has "cut off" his family without so much as the proverbial shilling, because he cannot bear to think of his children growing up in idleness and being rendered useless citizens by the inheritance of his wealth.

Among the speakers at the International Prison Congress just held in London was Dr. Simon Van der Aa, and some discussion has come up as to whether anyone can claim a more absolute alphabetical priority. The opinion seems to be that his only possible rival would be an Aaron or an Abraham in his own family. The first name listed in the London Telephone Directory is C. E. Aagaard, and in the Post Office Directory Stephen Aal.

Mr. F. A. Mitchell-Hedges, who has led expeditions and discovered new races in Central America, and who also holds world's records for captures of huge fishes, believes that Britain is "saturated with femininity," and that "a male revival is urgently necessary to enable the country to enjoy prosperity." The explorer considers "Oxford bags" a sign of degeneracy, and declares that women must realise that men are leaders by the eternal laws of nature. Mr. Mitchell-Hedges remarks on the disappearance of the pioneering spirit, and says that men are losing their hardiness.

By this time the story of Mr. Henry Ford's attempt to "get the boys out of the trenches by Christmas" has almost been forgotten. The memory of this curious incident of the war is about to be revived, however, for a volume giving an account of the peace ship expedition has been written by its secretary, Mr. Louis F. Lochner, and will be published in America. The title, "Henry Ford's America's Don Quixote," has been suggested by Martin Gordin's characterization of Mr. Ford as "the Don Quixote of the United States." Ford himself will contribute an introduction to the book.

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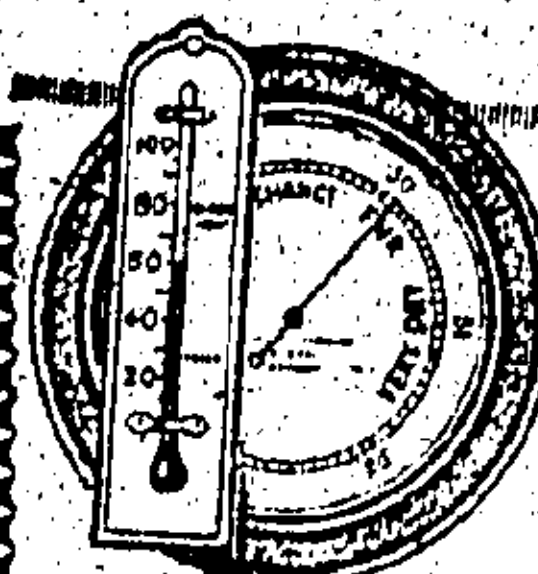
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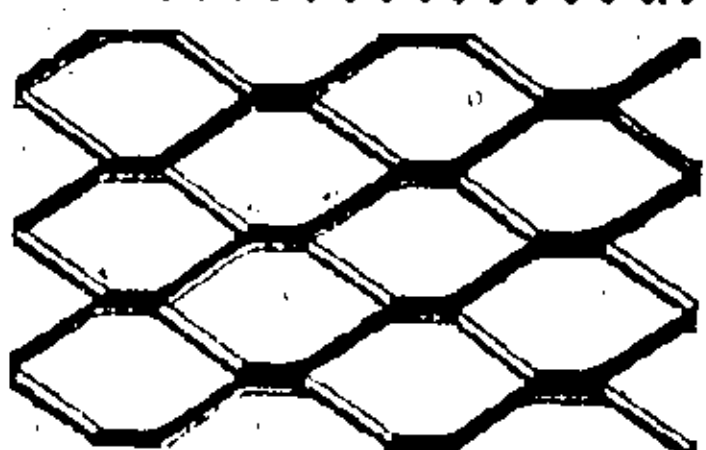
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Photo by courtesy of the Japanese Consul-General, Hongkong.

H.R.H. Prince George at the Meiji Shrine, paying his respects to the late Emperor Meiji on September 15. As all Hongkong knows, Prince George is serving on H.M.S. "Hawkins" as a sub-lieutenant, the flagship having cruised to Japan.



Photo by courtesy of the Japanese Consul-General, Hongkong.

Accompanied by Sir Charles Elliot, the British Ambassador (former Vice-Chancellor, Hongkong University), who is shown standing next to H.R.H. Prince George visited the Kuroe Lacquerware Store at Tokyo on September 16.

On Wednesday, the Volunteer hockey team defeated H.M.S. "Hermes" by 5 goals to 2, in their Olympiad. The match took place at the U.S.R.C. ground, Kowloon. The winning team comprised:—L/Cpl. W. W. F. Mills (Armoured Cars); Pte. A. P. T. Farquharson (Scottish Company); Pte. D. H. Sherman (Armoured Cars); Supper A. A. Dand (Engineer Co.).

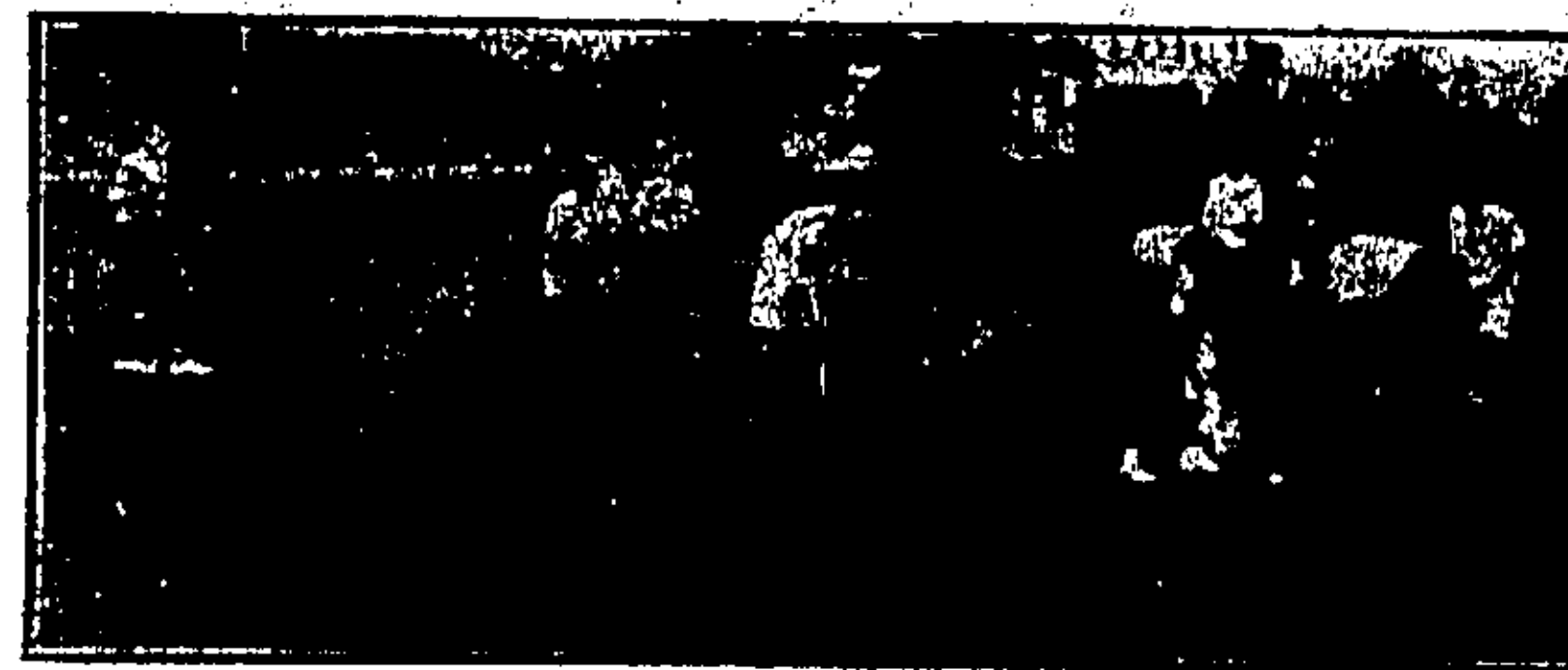


A pass from Armstrong to Owen Hughes, on the wing, almost intercepted by one of the "Hermes" team.

2/Lieut. E. J. R. Mitchell (Infantry Co.), captain, Pte. E. W. L. Martin (Infantry Co.); Cpl. H. Owen Hughes (Infantry Co.), Pte. H. J. Armstrong (Infantry Co.), Pte. G. P. Lammert (Infantry Co.), Pte. G. E. Vallack (Armoured Cars), Pte. D. J. Price (Infantry Co.).



Play in mid-field.



A "bully-off."



Photo by Mimmie.

Group taken after the Cathedral wedding, last Saturday, of Mr. B. C. Randall, stockbroker and honorary secretary of the Diocesan School of Boys' Association, to Miss Ada Mabel Lee. Left to right:—Miss Evelyn Bolt (flower-girl); Mr. George Zimmern (best man); Master Stanley Lee; the bridegroom; the bride; Mr. William Lee (brother) who gave away the bride; Miss Lena Mackenzie (bridesmaid); and Miss Kathlyn Bolt (flower-girl).



BRINGING UP FATHER.

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Great Britain: John Bale.

Beach Costumes

The Newest Midsummer Bathing Suits May Be of Printed Fabrics or Plain, But They Must Have Gay Color

—Capes Vary in Length and Dolls Are Often Bathing Bags in Disguise.

This Beach Cloak of Yellow Tawelling Makes an Attractive Weapon Against Redburn.



This Beige Cape Lined with Floss Is a Huge Circle with a Belt of the Neck.



The Fashion Forecast

Bathing capes, as well as evening wraps, will be made of reversible fabrics.

Frances

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By Mme. Frances
The Famous Creator of Fashions

THE RAGE FOR COLORS, which has invaded every type of garment, from underthings to the gay sports or dance frock, is nowhere so evident as it is in costumes for the beach.

The woman of fashion has shown her choice for colors and fabric in her bathing costume which are quite as lovely as those she selects for her clothes to be worn for any other occasion. Thus it is that beach attire has been practically revolutionized in a few short years. Most of us can remember when bathing dresses were designed for covering and protection from sunburn only, for surely those long-sleeved, high-necked, full-skirted affairs which passed for bathing costumes could not have been made by one who had an eye to beauty. Old photographs of beach scenes reveal bathing dresses far more generous as to material than the average street frock of today.

Compare the beach scene of ten or twenty years ago to the one represented in the sketches shown here. So many things have come about to bring such a change that we cannot enumerate them, but perhaps the passing of false modesty and the taking up of outdoor sports of all kinds by women have had most to do with such a change. Suffice it to say that bathing suits are as gay and attractive as designers can make them, and that the lines are developed with an eye to the necessary freedom needed for swimming. So many women of today are expert swimmers that they will not have their movements hampered, even for the sake of attractive beach costumes. And it is quite possible to combine attractiveness and extreme utility.

Now, the average beach scene divides favor between the bathing suit which is made like an abbreviated dress, and the straight jersey bathing suit of one or two pieces. Many of my younger clients wear these boyish jerseys. Others prefer gay little costumes of gingham or silk suits, with ruffled or plain skirts which reveal a glimpse of matching bloomers beneath.

The average matron finds a suit which does not reveal every curve of the figure more becoming, for it takes extreme slenderness to look best in the jersey suit. I will mention the newest fad in these bathing jerseys later, but first I want to describe the

suits and beach capes I am showing on this page.

The suit on the figure in the large drawing is a very lovely affair of green taffeta. The straight bloomers wrinkle slightly over the knees, imparting the tight fit of riding trousers, which is quite becoming. The little overdress has its extra fullness caught at the hips, and the matching green taffeta cape is lined with black and white furthest silk.

The other bathing suit, second from right, has a shorter dress, and a smart, little short cape, tied carelessly across the shoulders. The material of the suit is black charmeuse piped with white, and the full cape is of black and white printed taffeta. The cape, abbreviated though it is, furnishes just the right amount of protection for the arms and shoulders. If the wearer puts this over her quickly after she comes dripping from the water to sun herself on the beach, she can save herself from annoying sunburn.

The black suit, too, is far the most slenderizing for the woman who needs this effect. Unless the figure is graceful enough to be shown to advantage by the gay prints which call attention to its wearer, I advise black satin or charmeuse. Dark colors are also good, but in choosing them one must be sure that they will look as well when they are wet from bathing as they will when dry. The shiny black fabrics all possess this quality, but other dark colors, such as red or

A Short Black and White Printed Taffeta Cape Adds Smartness to the Black Charmeuse Suit Lined with White.

green or blue, may appear dull and ugly when they are wet.

To progress to the beach capes, we have one at the upper left made of yellow tawelling and threaded with a deeper yellow thread. This may be worn down to the edge of the water from the bath house, and doctored again after the wearer has had a dip. Its generous lines insure protection from the sun and wind.

The other cape, second from the left, is made of a huge circle of beige crepe, with a slit cut in the center for the head to pass through. Flame lining and flame and yellow embroidery add to the galaxy of effect.

There are as many variations as to the bathing capes as there are to the bathing suits. These are gay, three-quarter length, and some are made of reversible fabrics.

This Green Taffeta Suit Has a Matching Cape Lined With Black and White Furthest Silk.

the head, which comb is printed or plain, bright colors. There are bathing capes to match, either plain or be-embroidered. Perhaps the newest of them is the "beach sandal" type, which comes of a flat sole with straps across the top. These are bright colored leathers, and may be chosen to match the color of the suit, or the piping of the bathing suit.

There are also swimming bathing bags. One of them is a black bag with red handles, yellow draw and blue apron. The material is all water-proof, and there is ample room for the bathing suit and accessories in the bag which forms the cover.

The new fad in jerseys which I mentioned above is for the navy flannel trunks and white jersey tops, exact duplicates of those worn by men. These are favored by the young, also girls, who add a slightly feminine touch in a matching waist in velvet on the white part.

Some of my clients equip themselves with two bathing suits a season—the abbreviated jersey type and an equally smart suit of the short dress variety. Then they can vary their choice of suits. Some of the most beautiful of long skirts and large, the short, gay dresses are in the jersey cape, though the younger girls are beginning to wear jerseys. Many of the young debutantes, too, like light colored jerseys with bloomers to match.

Beach suits in a pure white material have and have been in fashion for years, and are worn all the way to the beach or so far from freedom. This suit reveals glimpses of a light jersey, the most attractive beach.

THE HOME MAGAZINE PAGE

Rockefeller Is Right About Children—Winifred Black

HOW PARENTS' ACTIONS INFLUENCE YOUNG

It's Not So Much What Older Folks Say as What They Do That Moulds Children's Character.



JOHN D. ROCKEFELLER, JR., declares that children are going to do what their parents did and not what their parents tell them to do.

True for you, Mr. Rockefeller, and may you never speak a word less true.

The school teacher was talking to me about it the other day.

"I wonder if parents realize what mirror children are," said the school teacher.

"Now that little girl in the front seat there; worldly and knowing and so utterly pleased with herself; she's only been in school a week and she's already picking out the rich girls to play with. She has no use for a girl with a plain dress or a girl who isn't popular. She's looking out for herself. I can tell you, every hour in the day and minute in the hour."

"Little Mary Brown asked her to lend her a pencil half an hour ago. The little new girl couldn't find the pencil. Look—she's found it now. Gwendolyn Morton wants to borrow it."

"Gwendolyn's father is rich and Gwendolyn comes to school in a limousine and Gwendolyn gives pleasant little parties."

"I've never seen the little girl's mother, but I know all about her, just from watching the new little girl."

"Look at that little fellow over there—the one with the surly face and the disagreeable way."

Is He a Gentleman at Home?

"Do you suppose his father is a perfect gentleman at home, or don't you believe that he's the sort of man who growls at his wife and scares his children. I'll wager a box of chocolates that that boy is an exact imitation of his father, and ten chances to one, papa is always lecturing him about his manners, too."

"Look at that silly, affected, mimicking little girl—she'll be better when she's been here a few weeks. She's fallen in love with one of the older girls, a nice, simple, honest, straight-forward creature, and in a few days poor little Miss Affection will be doing her best to be nice and simple and unaffected, too."

"I saw her at church with her mother the other day. I could have picked the mother out in a crowd of strangers. Little Miss Affection is a perfect copy of her, from her mince to the toss of her head."

"No, it isn't what we say to children that makes so much difference, it's what we do."

"We can deceive older people with pretense and hypocrisy, but children are too clever to be fooled that way. They can see through a mask ten times as quickly as a grown person. It's pathetic sometimes to see how hard they try to be fooled, and can't manage it."

"Mr. Rockefeller must have been a teacher sometime, somewhere, anyhow, he knows something about children, wherever it is that he learned it."

"Dear me, I do wish I had never been small and mean and petty-minded and prejudiced—not when a poor, loving, trusting little child was looking to me for an example—don't you wish the same thing?"

Fishing For Love

By Juanita Hamel



OF COURSE it's not really necessary to fish for love, for real love comes without angling. But sometimes it is fun to find the heart-pond and use one's most alluring bait to see the nice little "fish" nibble and then squirm on the end of the line.

And Don Cupid—the scamp!—sits by and laughs, thinking of the time when the tables will be turned and Miss Fishermaid will be dangling on Love's line. And fishing is really a harmless amusement for everyone concerned except the fish. But beware! Some fish are fighters!

WHY TRY TO DECEIVE ABOUT YOUR AGE?

By ROYAL E. COPELAND, M. D.
United States Senator from New York.
Former Commissioner of Health, New York City.

A FEW weeks ago I read an article entitled, "Women Who Know How to Grow Old."

It isn't nice to be old. No one wants to be old. But the worst of it is, we just have to get old.

If I could make you believe I have a process for keeping young, you would pay me half your fortune to possess the secret. I know a man who would give me a million dollars for every year I could add to his life.

But, dear friends, isn't it foolish to attempt to fool your acquaintances about your age? I say attempt to fool them, because it is only an attempt and a useless one. You just don't fool them.

One way or another everybody knows the age of everybody else in the community. Gossip fixes the date in most instances, but the worst of it is the face tells its own story almost in every instance. There are few persons who escape

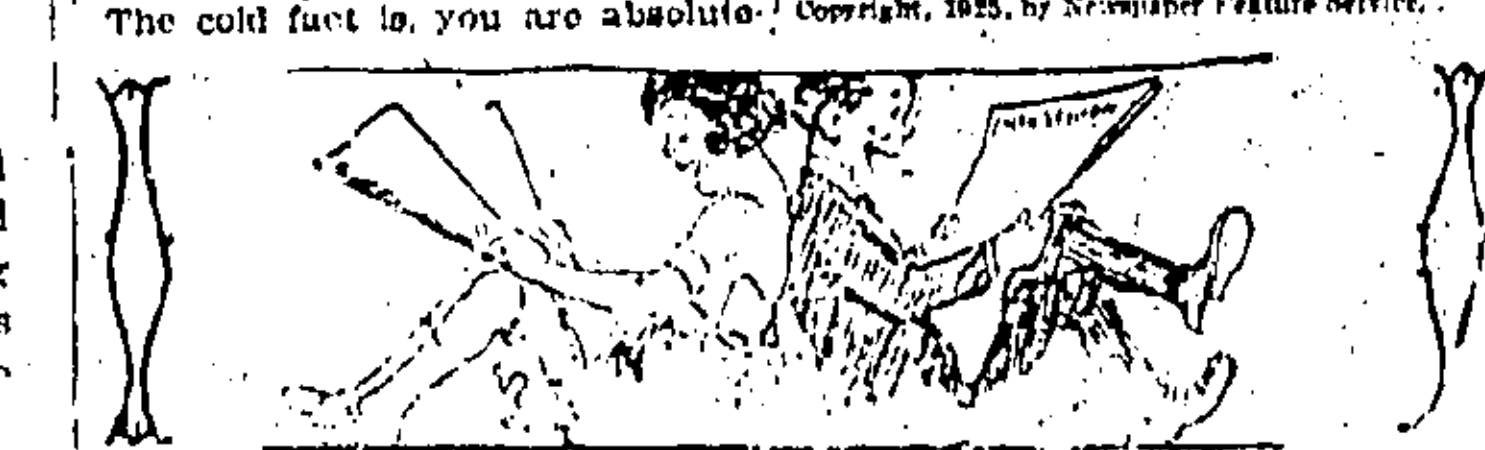
by wasting your time and your reputation for veracity by all the vain tales about your youthfulness. You fool nobody but yourself and have no chance of gaining anything.

By right living, fresh air, exercise, cheerful thoughts, kindly deeds, and particularly, by simple eating, you can preserve your figure, your clearness of complexion and the avoidance of wrinkles. Then they will say of you: "She is every bit of forty-two, but isn't she a wonder!" She doesn't look a day over thirty."

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ODDS AND ENDS

Rise in Price of Rats.

The price of rats has gone up in Paris. Parisians have become so accustomed to the rise in the price of everything that no new movements of the kind surprise them, but the latest announcement will surely fling them into the profoundest depths of despair. Only a few years ago one could have a rat by merely putting one's hand on him as he crossed the boulevard, and placing him in one's pocket. But how different is the situation now in these times of "la vie chère." Formerly the hospitals could obtain the rodent by the score at a ridiculously low figure, but today the rat-catcher demands as much as 25 francs per rat. It is only natural, after all, that he, like every other commercial man, should put up his tariffs, and he declares, moreover, that the creature he specializes in has become more wary and also less numerous. The latter fact would appear to suggest that the rat, tortured, like the Parisian, by the problem of making ends meet, is giving scientific attention to the population question. For even a tiny mouse a franc is now demanded. One might reasonably have expected the rabbits to maintain the old order of things, and therefore, though we have seen the "bunny suit" of the recent past, it is astonishing to learn that a hospital which requires a rabbit for experimental purposes has now to pay 150 francs for it. Guinea pigs and monkeys are much dearer, as, too, are cats; and it comes as a shock when we are told that, while the pussy tariff varies from 200 to 250 francs, the noble dog can be got for 50 francs. This seems to be all wrong, but it is explained that the lost dogs' homes have always a superabundance of stock on hand. As a result of all this, the municipal authority of Paris is called upon to increase very substantially its contribution to the hospitals under the head of animals for experimental objects.

An Organ-Piano.

The American inventor, Mr. John Hayes Hammond, jun., demonstrated in the presence of an audience of 200 persons, including representatives of various Embassies, that he has accomplished the task of putting an organ tone into the piano—the most remarkable improvement it is claimed that has been made in the instrument since it was evolved. The organ effect, allowing continuation of the sound and remarkable sonority, is obtained by a new principle in piano-forte construction, depending upon the operation of a fourth pedal and on revolving shafts which open or close inside a concert grand piano. In an explanatory talk Mr. Hammond says his purpose has been to give to the piano control over the notes after the keys have been struck, and the actual results are described as so astounding in the way of sustaining and increasing the notes in volume many times that experts predict that the invention may result in a new type of musical composition. In describing the genesis of his invention Mr. Hammond, whose work is particularly with reference to incendiary projectiles for use in war and to radio, is very well known, said it gradually developed as the result of six years' work on the construction of a large pipe-organ in his home. The action achieved in the Hammond device by the revolving shafts is a sort of acoustic regeneration—a familiar principle to radio operators—maintaining the vibrations of the piano soundboard for an unusual duration of time. Well-known musicians, including conductors of symphony orchestras, who heard the instrument for the first time were enthusiastic, predicting a new era in the annals of the piano-forte and a new and delightful experience for the musician.

Weekly Air Service to London?

After much hesitation America is awakening to the fact that aerial transportation is a great need of the times. The overnight air mail service between New York and Chicago being successfully established, new routes are being opened from coast to coast and important cities, everywhere are rapidly developing landing fields for commercial fliers. Mr. Glen Martin, the pioneer aeroplane builder, is negotiating for an ocean flight from Cleveland, Ohio, up the St. Lawrence River across to London by a dirigible every week. Two aeroplanes have left San Diego for San Francisco, there to join the Boeing seaplane from Seattle on a flight from San Francisco to the Hawaiian Islands on August 22. It is believed the Boeing seaplane will be equal to the occasion. Army aviators are asking permission to prove they can make Peking, China, in sixty-two hours, Australia in 100 hours, and South Africa in 140 hours. Plans are also being perfected for aeroplane to be used in agriculture, sowing seeds on a big scale, and for carrying birds over great distances, and for carrying mail and other goods.

Lost Heron's Adventures.

A mild succeeding excitement in the daily life of Paris to the hunt for, and eventual death of, the leopard Zizi has been provided by a heron. Early one Monday morning a ferryman was astonished to see the graceful creature standing unconcernedly at the bow of his boat, which was then moored at the Ile Saint Germain in the Les-Moulins. The boatman must be one of the numerous army who took part, or alleged that they took part, in the famous hunt for Zizi, for he had no difficulty in capturing the unresisting long-necked, long-winged, and long-legged bird. Amid the loud protests of his children, M. Simonnet, as the boatman is called, decided that he had better take his capture to the police station, where it was detained during the night. Being anxious to restore the prisoner to its rightful owner, along with its characteristic odor, the superintendent let it be known publicly that a member of the numerous species of the ardeide group had been found wandering without any visible means of subsistence, and almost immediately he was surprised to find that quite a number of Parisians had lost pet herons. In equal to the task of fixing upon the rightful owner, the officer sent the bird to a home for lost dogs and cats, where it is the exposure of all eyes. The latest communication on the subject states that the heron is not a heron. This, however, should be accepted with due reserve, for it will be remembered that there were people who declared that the leopard was a big cat—an opinion which was not shared by the schoolmaster who met Zizi ramping about his playground. A naturalist noticed that the so-called heron has a bright scarlet patch on its wings, and straightway informed the delighted caretaker of the depot that this is the mark of the phenicoptera—an ex cathedra assertion that was not contradicted. So the heron is a flamingo—for the present.

Mysterious Lourdes Cure.

The latest cure vouched for by the medical bureau or committee at Lourdes presents some amazing features when viewed from the standpoint of human knowledge and understanding. Among the participants in the recent French national pilgrimage to the famous Grotto of Our Lady was a girl of 21 named Louise Bapt., whose life for five years has been a terrible martyrdom. Born of parents both of whom died of consumption, the unfortunate girl injured her hip by falling downstairs, soon after she contracted pleurisy, and next she was operated on for appendicitis. Bronchitis attacked her a little later; then she developed tuberculosis and abdominal trouble, which gave her excruciating pain. One of the doctors who saw her on her arrival at Lourdes said: "If anyone in such a state as this cured I shall believe that a miracle has taken place." The exhaustive system of medical authentication at Lourdes has been often described. Four doctors who were deputed to examine the girl on August 21 certified that she was suffering from bacillary pleuro-peritonitis and was in a precarious state. On the following day, according to the account of the case given in the "Echo de Paris," the young woman was seized with unusually acute pains at the passing of the procession of the Blessed Sacrament, and was carried in an unconscious condition to hospital. But there a little later she suddenly rose from her bed cured. Accustomed for a long time to only liquid food, she now ate heartily, dressed herself, and wished to go out. The medical verification bureau appointed four specialists to examine the girl, and, after receiving the report of these four, the bureau at a meeting attended by about fifty doctors unanimously recorded that Louise Bapt., formerly suffering from bacillary pleuro-peritonitis, was now completely cured, adding that this fact could not be explained by a natural process.

Sensible Howlers.

Appropos of answers to school examination papers, a question was set at a girls' school asking for the missing words of uncompleted proverbs. One of these was: "People who live in glass houses." To which a girl added the words: "shouldn't address in the dark!" Another one was: "Man proposes." To which another girl added what seemed to her to be a perfectly logical conclusion, though scarcely the right one: "Woman accepts!"

A TIP TO TENNIS PLAYERS.

To keep in good form for your favorite game the avoidance of constipation is important, and for this purpose laxatives are perfect. These laxative little tablets act as gently as nature. They regulate the liver, ensure daily intestinal activity, dislodge bilious attacks, and relieve the bowels of the sick and aged. They are sold by all chemists and druggists. For free trial, send the trial coupon to: Williams' Medicine Co., 60, Knickerbocker Building, New York.

Vital Figures.

A fall in the number of marriages and an increase in the number of boys born are shown in the latest official figures. There were 180,974 births in England and Wales in the second quarter of this year. This is 11,328 more than in the first quarter. Of the total, 95,537 were boys and 85,437 girls. For every 1,000 girls born there were 1,045 boys. In the same quarter there were 113,267 deaths, divided as to 58,548 males and 54,719 females. Marriage figures are available only for the first quarter of the year, and show that there were 92,370 persons married. This is a decrease of 63,766 on the number in the preceding quarter, and of 1,620 on that in the corresponding quarter of 1924.

Books—A Mile a Year.

Every year the nation acquires a mile of loaded bookshelves. While the majority of the volumes are provided free to the British Museum by the British publishers, who are under legal obligation to pay the modest tribute of a free copy, the public must provide accommodation for the ceaseless flow of gifts, and £12,000 is now being spent upon extensions to the national library. Says the "Manchester Guardian": "When books come to be measured by the mile the bookman may be in the position of the huntsman who cannot hunt because of the multitude of his quarry. The national delivery of books on a mileage basis, together with the constant development of public libraries, throws on the administrators of the latter an important challenge to their selective powers and sense of literary values. Librarianship is now deservedly a matter for a specialized study and for separate courses of tuition in universities, and there is a Library Association just as there is a professional organization of doctors, or lawyers, or architects. To literary criticism the mileage of books offers an increasingly difficult problem, since the bewildered reader looks more and more for expert choice as a relief from plethora."

A Crieff Romance.

It does not often happen that one hears of a case of boy and girl—efforts being united in marriage after an absence from each other for upwards of fifty years, yet such a case has taken place in Ireland. The romantic climax to a friendship formed in childhood years was sealed (says the "Dundee Courier") with the wedding that took place in Cornton Place, Crieff, between Mr. W. R. Somerville, late of Kenilworth, Cape, South Africa, and Mrs. Maggie Mangel Brown, widow of Mr. Daniel Brown, Glasgow, and second daughter of the late Mr. Arch. Mangel, Dublin. The last time they met or saw each other was at Stirling in November 1875. At that time Mr. Somerville was in his teens, and was serving in the 9th Argyll Highlanders, now designated the 1st Batt. A. and S. Highlanders, having joined that regiment on 21st June 1874 at Edinburgh Castle. They drifted apart at this time, Mr. Somerville serving with his regiment in Ireland and Aldershot, and embarked at Southampton with the Argylls on February 19, 1879, for the Zululand War.

Having purchased his discharge, he married and settled down in South Africa.

The London Police.

The truth is that the police force of London is becoming militaristic. The old bearded bobby of our youth—the paternal guardian of London—has disappeared. In his place are hundreds of young policemen used to Army discipline, which, in their mistaken idea of duty, they are now trying to force on the London public, says Hammen Swaffer in "The Outlook."

A Curious Wedding Ceremony.

A well-known naturalist, Mr. G. L. Bates, describes in the September "Wide World Magazine" a quaint marriage custom which he came across on the Beni River, in Central Africa. "When a man marries," he says, "his sister goes through a wedding ceremony with the bride's brother. If there is no sister the bridegroom has to enter into an agreement with his brother-in-law to work for him for a period of three years, this being the standard value of a sister. The preliminaries of a marriage are very complex. Before the ceremony can take place a council of the elders of the tribe is called for the purpose of ensuring that no taint of relationship exists between the prospective husband and wife. Their family history is discussed at great length, and the fact is established that the would-be husband's great-grandfather married a former distant relative of the bride's great-grandmother, in some remote village of the tribe, is held to be sufficient ground for the termination of the proceedings."

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"NEW YORK SERVICE" 20th Oct. Marseilles, New York, London, Rotterdam & Hamburg

PASSENGER SERVICE.
"HELENUS" 6th Oct. Singapore, Marseilles, London.
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The public are advised that correspondence intended for Canton will if superseded by "By Train" be transmitted in the mail closed at 8.15 a.m. daily and forwarded by the 9.15 train from Kowloon.
The Radio Office has reverted to its normal working hours, viz.:
G.P.O. Office, 3rd Floor, G.P.O. Building, 8 a.m. to 5 p.m.
Radio Office, 3rd Floor, G.P.O. Building, 8 a.m. to 5 p.m.
Radio Traffic with Canton is suspended until further notice.
Import Radio Telegrams are subject to delay of 2 hours.
Messages in code must have name of code used included in text.
REGISTERED and PARCEL MAILS are closed 15 minutes earlier than the time given below unless otherwise stated, and where mails are advertised to close at or before 8 a.m. registered and parcel mails are closed at 5 a.m. on the previous day.

INWARD MAILS.

From	SATURDAY, OCTOBER 3.	From
Canada, U.S.A., Japan and Shanghai	From Jackson	
EUROPE via Suez (Letters and Papers—London)	3rd Sept. and Parcel 8th Aug.) Khiva	
SUNDAY, OCTOBER 4.		
Shanghai and Amoy	Vingchow	
FRIDAY, OCTOBER 2.		
Australia and Manila	St. Albans	
TUESDAY, OCTOBER 13.		
Australia and Manila	Uhangshu	

OUTWARD MAILS.

To	Day	Time
Shanghai, Japan, Honolulu, Canada, U.S.A. O. & S. America and "EUROPE" via SAN FRANCISCO—due San Francisco 20th Oct. Registration 4.15 p.m. Letters 5 p.m.	SATURDAY, OCTOBER 2.	
Fort Bayard		
	SUNDAY, OCTOBER 3.	
Strait		
Swatow, Amoy and Formosa		
Bangkok		
	MONDAY, OCTOBER 4.	
Canton		
Haiphong		
Shanghai		
Swatow		
Manila		
Hobart		
Manila, Sandakan, AUSTRALIA and New Zealand via Thursday Island—due Thursday Island 30th Oct. Parcel 5 p.m. Registration 5 p.m. Letters (6th Oct.) 8.30 a.m.	TUESDAY, OCTOBER 5.	
Strait, Egypt and Europe via Mar- seilles—due Marseilles 4th Nov. Regis- tration 7.45 a.m. Letters 10.30 a.m.	WEDNESDAY, OCTOBER 6.	
Amoy		
Swatow, Amoy and Formosa		
Suez via Suez		
Japan and China (Parcel Mails—Letters)		
Strait and Colombo (Parcel Mails—Letters)		
	THURSDAY, OCTOBER 7.	
Manila		
	FRIDAY, OCTOBER 8.	
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